
State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Filing at a Glance

Company:	Brighthouse Life Insurance Company
Product Name:	Long-Term Care
State:	Pennsylvania
TOI:	LTC04I Individual Long Term Care - Nursing Home
Sub-TOI:	LTC04I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	02/26/2019
SERFF Tr Num:	MILL-131719005
SERFF Status:	Assigned
State Tr Num:	MILL-131719005
State Status:	Received Review in Progress
Co Tr Num:	LTC3+ TQ FO
Implementation	On Approval
Date Requested:	
Author(s):	Mike Bergerson, John Hebig, Joe Neary, Tanisha Duwearatchi, Andrew Duxbury, Brett Jones, Joseph Carlstrom
Reviewer(s):	Jim Lavery (primary), David D'Agostino
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 25.9% increase on 59 policyholders of Brighthouse Life form H-LTC3JFQ7 (Series name is LTC3+ TQ FO).

State: Pennsylvania
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70
Filing Company: Brighthouse Life Insurance Company

General Information

Project Name: Round 4.1 Filing

Project Number: 145GEC01-70

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 25.9%

Deemer Date:

Submitted By: John Hebig

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: This filing is not being submitted in Delaware as there are no in-force policies in Delaware.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 02/27/2019

State Status Changed: 02/27/2019

Created By: David Chou

Corresponding Filing Tracking Number:

State TOI: LTC04I Individual Long Term Care - Nursing Home

Filing Description:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC3JFQ7, et al. are existing tax-qualified individual facility only long term care policies of insurance previously approved in 1996. These forms were issued in Pennsylvania from January 1997 through January 1999 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, five prior increases have been approved and implemented on these forms and associated riders.

1.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.

2.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.

3.A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

4.A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

5.On November 15, 2017, the company requested a rate increase of 38.5%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 25.9% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
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increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

Company and Contact

Filing Contact Information

John Hebig, Actuary john.hebig@milliman.com
 8500 Normandale Lake Blvd. 952-820-2488 [Phone]
 Suite 1850 952-897-5301 [FAX]
 MN
 MINNEAPOLIS, MN 55437-3830

Filing Company Information

(This filing was made by a third party - millimaninc)

Brighthouse Life Insurance Company	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: The state of domicile, Delaware, has a \$100 fee.
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	02/26/2019	156237847

SERFF Tracking #:	MILL-131719005	State Tracking #:	MILL-131719005	Company Tracking #:	LTC3+ TQ FO
State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	Round 4.1 Filing/145GEC01-70				

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	06/02/2018
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MILL-131126147

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Brighthouse Life Insurance Company	%	25.900%	\$37,256	59	\$143,847	25.900%	25.900%

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long-Term Care		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3JFQ7, et al.	Revised	Previous State Filing Number: MILL-131126147 Percent Rate Change Request: 25.9	PA_LTC3+_FO_Q_Prem_25.9%_20190226.pdf, PA_LTC3+_FO_Q_Prem_Current_20190226.pdf,

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	232.37	215.43	196.06	18-44	15.73	15.73	14.52
45-49	266.26	249.31	227.53	45-49	19.36	18.15	16.94
50-54	300.14	283.20	263.84	50-54	21.78	20.57	19.36
55	413.91	384.86	353.40	55	27.84	26.63	25.42
56	442.95	411.49	377.60	56	30.26	29.05	27.84
57	474.42	440.53	404.23	57	32.68	30.26	29.05
58	508.31	472.00	430.85	58	35.10	32.68	30.26
59	544.62	503.47	462.32	59	36.31	35.10	32.68
60	580.92	537.35	491.36	60	38.73	36.31	33.89
61	622.07	576.08	525.25	61	42.36	39.94	36.31
62	665.64	614.81	561.56	62	44.78	42.36	38.73
63	711.63	655.96	597.87	63	48.41	44.78	41.15
64	762.46	701.95	639.02	64	52.04	48.41	43.57
65	813.29	747.94	680.16	65	54.46	50.83	45.99
66	890.75	818.13	743.10	66	60.51	55.67	50.83
67	975.47	893.17	810.87	67	66.56	61.72	55.67
68	1,069.87	975.47	883.49	68	72.62	66.56	59.30
69	1,171.53	1,067.45	963.36	69	78.67	72.62	65.35
70	1,280.45	1,164.27	1,048.08	70	85.93	78.67	70.19
71	1,413.58	1,280.45	1,144.90	71	95.61	87.14	77.46
72	1,561.23	1,406.32	1,251.41	72	105.29	95.61	84.72
73	1,723.41	1,544.29	1,365.17	73	116.18	105.29	91.98
74	1,900.10	1,696.78	1,491.04	74	128.29	114.97	100.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,096.16	1,861.38	1,626.59	75	141.60	125.87	108.92
76	2,360.00	2,096.16	1,832.33	76	159.75	141.60	123.45
77	2,657.72	2,360.00	2,059.86	77	179.12	159.75	137.97
78	2,991.75	2,655.30	2,318.85	78	202.11	179.12	156.12
79	3,366.93	2,989.33	2,609.31	79	226.32	200.90	175.49
80		3,362.09	2,933.66	80	254.15	225.11	196.06
81		3,783.26	3,301.58	81	286.83	254.15	221.48
82		4,257.68	3,713.07	82	321.93	285.62	249.31
83		4,792.62	4,177.81	83	361.87	320.72	279.57
84		5,392.90	4,700.64	84	406.65	360.66	314.67
				85	456.27	405.44	353.40
				86	514.36	456.27	398.17
				87	578.50	513.15	447.80
				88	649.91	577.29	503.47
				89	731.00	649.91	566.40
				90	822.97	731.00	637.81
				91	925.85	822.97	716.47
				92	1,040.82	925.85	806.03
				93	1,171.53	1,040.82	907.69
				94	1,317.97	1,170.32	1,020.25
				95	1,482.56	1,316.76	1,148.53
				96	1,667.73	1,481.35	1,291.34
				97	1,875.90	1,666.52	1,453.52
				98	2,110.69	1,874.69	1,635.06
				99	2,373.31	2,109.48	1,838.38

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	263.84	249.31	232.37	18-44	18.15	18.15	16.94
45-49	309.83	292.88	271.10	45-49	21.78	20.57	19.36
50-54	363.08	338.87	314.67	50-54	24.21	22.99	21.78
55	484.10	459.90	435.69	55	33.89	31.47	29.05
56	520.41	493.78	467.16	56	36.31	33.89	31.47
57	559.14	527.67	496.21	57	38.73	36.31	33.89
58	600.29	566.40	530.09	58	41.15	38.73	36.31
59	643.86	605.13	566.40	59	43.57	41.15	38.73
60	689.85	646.28	602.71	60	45.99	43.57	41.15
61	738.26	692.27	646.28	61	49.62	47.20	44.78
62	789.09	740.68	692.27	62	53.25	50.83	47.20
63	842.34	791.51	743.10	63	56.88	54.46	50.83
64	898.01	847.18	796.35	64	61.72	58.09	54.46
65	958.52	905.27	852.02	65	65.35	61.72	56.88
66	1,040.82	985.15	929.48	66	71.41	67.77	62.93
67	1,127.96	1,069.87	1,011.77	67	77.46	72.62	67.77
68	1,224.78	1,164.27	1,103.75	68	83.51	78.67	73.83
69	1,326.44	1,263.51	1,200.57	69	89.56	85.93	81.09
70	1,437.79	1,372.43	1,307.08	70	96.82	91.98	87.14
71	1,590.28	1,522.50	1,452.31	71	107.71	102.87	98.03
72	1,759.71	1,684.68	1,612.06	72	118.61	113.76	107.71
73	1,943.67	1,866.22	1,791.18	73	130.71	125.87	119.82
74	2,149.42	2,067.12	1,987.24	74	144.02	139.18	133.13

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,374.52	2,289.81	2,205.09	75	158.54	153.70	147.65
76	2,672.25	2,577.85	2,481.03	76	179.12	173.07	167.02
77	3,006.28	2,899.78	2,790.85	77	200.90	194.85	187.59
78	3,381.46	3,262.85	3,139.41	78	226.32	219.06	210.58
79	3,805.05	3,669.50	3,531.53	79	254.15	245.68	237.21
				80	285.62	275.94	266.26
				81	321.93	311.04	300.14
				82	361.87	349.76	337.66
				83	406.65	393.33	380.02
				84	457.48	442.95	427.22
				85	514.36	497.42	479.26
				86	579.71	560.35	539.77
				87	651.12	630.54	607.55
				88	733.42	709.21	682.58
				89	824.18	797.56	768.51
				90	927.06	896.80	864.12
				91	1,043.24	1,009.35	971.84
				92	1,173.95	1,135.22	1,094.07
				93	1,320.39	1,276.82	1,230.83
				94	1,484.99	1,436.57	1,384.53
				95	1,671.36	1,615.69	1,556.39
				96	1,879.53	1,817.81	1,751.24
				97	2,114.32	2,045.33	1,970.30
				98	2,379.37	2,300.70	2,215.98
				99	2,675.88	2,587.53	2,493.13

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	307.41	295.30	280.78	18-44	20.57	20.57	19.36
45-49	365.50	343.71	321.93	45-49	25.42	24.21	22.99
50-54	430.85	399.38	367.92	50-54	29.05	27.84	25.42
55	588.18	547.04	505.89	55	41.15	38.73	35.10
56	634.17	588.18	542.20	56	44.78	42.36	37.52
57	680.16	631.75	580.92	57	48.41	44.78	39.94
58	731.00	677.74	622.07	58	50.83	47.20	43.57
59	786.67	726.15	665.64	59	54.46	50.83	45.99
60	844.76	779.41	711.63	60	58.09	53.25	48.41
61	910.11	837.50	762.46	61	62.93	58.09	52.04
62	977.89	898.01	815.71	62	67.77	61.72	55.67
63	1,052.92	963.36	871.38	63	72.62	66.56	59.30
64	1,130.38	1,033.56	931.90	64	77.46	70.19	64.14
65	1,215.10	1,106.17	994.83	65	82.30	75.04	67.77
66	1,326.44	1,205.42	1,084.39	66	90.77	82.30	73.83
67	1,447.47	1,314.34	1,178.79	67	98.03	89.56	79.88
68	1,580.60	1,432.94	1,282.87	68	106.50	96.82	87.14
69	1,723.41	1,561.23	1,394.22	69	116.18	105.29	94.40
70	1,880.74	1,699.20	1,515.24	70	125.87	113.76	101.66
71	2,067.12	1,873.48	1,677.42	71	139.18	125.87	112.55
72	2,270.44	2,064.70	1,854.11	72	152.49	139.18	124.66
73	2,495.55	2,275.28	2,050.18	73	168.23	152.49	137.97
74	2,742.44	2,505.23	2,265.60	74	183.96	168.23	152.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,011.12	2,759.39	2,505.23	75	202.11	185.17	168.23
76	3,391.14	3,105.52	2,819.90	76	227.53	209.37	190.01
77	3,814.73	3,495.22	3,173.29	77	256.57	234.79	213.01
78	4,293.99	3,933.33	3,572.68	78	288.04	263.84	239.63
79	4,831.35	4,424.70	4,018.05	79	323.14	296.51	269.89
				80	363.08	332.82	302.56
				81	409.07	375.18	341.29
				82	459.90	421.17	383.65
				83	516.78	474.42	430.85
				84	582.13	533.72	485.31
				85	653.54	599.08	544.62
				86	735.84	674.11	613.60
				87	827.82	758.83	689.85
				88	930.69	853.23	775.77
				89	1,046.87	959.73	872.60
				90	1,178.79	1,080.76	981.52
				91	1,325.23	1,215.10	1,104.96
				92	1,491.04	1,366.38	1,242.93
				93	1,677.42	1,538.24	1,397.85
				94	1,886.79	1,729.46	1,572.12
				95	2,122.79	1,946.09	1,769.40
				96	2,387.84	2,189.35	1,989.66
				97	2,686.77	2,462.87	2,238.98
				98	3,022.01	2,770.28	2,518.54
				99	3,399.61	3,116.41	2,833.21

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	365.50	350.97	334.03	18-44	25.42	24.21	22.99
45-49	435.69	416.33	394.54	45-49	31.47	29.05	27.84
50-54	517.99	491.36	462.32	50-54	36.31	33.89	31.47
55	738.26	694.69	651.12	55	50.83	47.20	43.57
56	796.35	745.52	697.11	56	55.67	50.83	47.20
57	856.86	801.19	743.10	57	59.30	55.67	50.83
58	922.22	856.86	793.93	58	64.14	59.30	54.46
59	989.99	919.80	849.60	59	67.77	64.14	58.09
60	1,065.03	985.15	905.27	60	72.62	67.77	61.72
61	1,147.32	1,057.76	970.63	61	78.67	72.62	66.56
62	1,234.46	1,135.22	1,038.40	62	84.72	78.67	71.41
63	1,326.44	1,219.94	1,111.02	63	90.77	83.51	76.25
64	1,428.10	1,309.50	1,190.89	64	98.03	89.56	81.09
65	1,534.61	1,403.90	1,273.19	65	104.08	95.61	85.93
66	1,653.21	1,520.08	1,389.37	66	112.55	104.08	94.40
67	1,776.66	1,645.95	1,515.24	67	121.03	112.55	101.66
68	1,912.21	1,781.50	1,650.79	68	129.50	121.03	111.34
69	2,057.44	1,929.15	1,798.44	69	139.18	130.71	121.03
70	2,212.35	2,086.48	1,960.62	70	148.86	140.39	130.71
71	2,456.82	2,309.17	2,163.94	71	165.81	156.12	145.23
72	2,727.92	2,556.06	2,384.21	72	183.96	171.86	159.75
73	3,028.06	2,829.58	2,628.68	73	203.32	190.01	176.70
74	3,362.09	3,132.14	2,899.78	74	225.11	210.58	194.85

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,730.01	3,463.76	3,195.08	75	249.31	232.37	214.22
76	4,197.17	3,899.45	3,596.88	76	280.78	261.42	242.05
77	4,722.42	4,388.39	4,049.52	77	315.88	294.09	271.10
78	5,315.45	4,937.85	4,555.41	78	355.82	330.40	304.98
79	5,978.67	5,555.08	5,129.07	79	399.38	371.55	342.50
				80	449.01	417.54	384.86
				81	505.89	470.79	433.27
				82	568.82	528.88	487.73
				83	640.23	594.24	548.25
				84	720.10	669.27	617.23
				85	809.66	751.57	693.48
				86	911.32	845.97	780.62
				87	1,025.09	951.26	878.65
				88	1,153.37	1,071.08	987.57
				89	1,297.40	1,204.21	1,111.02
				90	1,459.57	1,355.49	1,250.20
				91	1,642.32	1,523.71	1,406.32
				92	1,846.85	1,714.93	1,581.81
				93	2,078.01	1,929.15	1,780.29
				94	2,338.22	2,169.99	2,001.76
				95	2,629.89	2,441.09	2,252.29
				96	2,959.08	2,746.07	2,534.28
				97	3,328.21	3,089.79	2,850.15
				98	3,744.53	3,475.86	3,207.18
				99	4,211.69	3,910.34	3,607.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	433.27	404.23	372.76	18-44	29.05	27.84	26.63
45-49	508.31	476.84	442.95	45-49	35.10	33.89	31.47
50-54	593.03	559.14	522.83	50-54	41.15	38.73	36.31
55	776.98	728.57	680.16	55	53.25	50.83	47.20
56	822.97	772.14	723.73	56	56.88	54.46	50.83
57	871.38	818.13	767.30	57	60.51	56.88	53.25
58	922.22	868.96	813.29	58	62.93	60.51	55.67
59	977.89	919.80	861.70	59	66.56	64.14	59.30
60	1,033.56	973.05	912.53	60	70.19	66.56	61.72
61	1,096.49	1,031.14	965.78	61	75.04	71.41	66.56
62	1,159.43	1,091.65	1,023.88	62	78.67	75.04	70.19
63	1,227.20	1,154.59	1,081.97	63	83.51	79.88	73.83
64	1,299.82	1,222.36	1,144.90	64	88.35	83.51	78.67
65	1,374.85	1,292.55	1,210.26	65	93.19	88.35	82.30
66	1,493.46	1,403.90	1,314.34	66	101.66	95.61	89.56
67	1,619.32	1,522.50	1,425.68	67	110.13	104.08	96.82
68	1,757.29	1,653.21	1,549.13	68	118.61	112.55	105.29
69	1,907.36	1,793.60	1,679.84	69	129.50	121.03	113.76
70	2,067.12	1,946.09	1,822.65	70	139.18	130.71	122.24
71	2,270.44	2,137.31	2,001.76	71	153.70	144.02	134.34
72	2,493.13	2,345.48	2,195.41	72	168.23	158.54	147.65
73	2,737.60	2,573.01	2,408.41	73	183.96	173.07	162.17
74	3,003.86	2,824.74	2,643.20	74	202.11	190.01	177.91

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,296.74	3,098.26	2,897.35	75	220.27	208.16	194.85
76	3,710.65	3,487.96	3,262.85	76	248.10	234.79	219.06
77	4,172.97	3,923.65	3,671.92	77	279.57	263.84	246.89
78	4,695.80	4,415.02	4,131.82	78	314.67	296.51	277.15
79	5,281.56	4,966.89	4,649.81	79	353.40	332.82	312.25
80		5,586.55	5,233.15	80		373.97	349.76
81		6,286.07	5,889.11	81		421.17	394.54
82		7,072.74	6,624.95	82		473.21	442.95
83		7,956.23	7,452.76	83		532.51	498.63
84		8,948.64	8,384.66	84		599.08	561.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	520.41	486.52	452.64	18-44	35.10	33.89	31.47
45-49	614.81	576.08	539.77	45-49	42.36	41.15	37.52
50-54	721.31	680.16	639.02	50-54	49.62	47.20	43.57
55	960.94	902.85	844.76	55	64.14	60.51	56.88
56	1,016.62	956.10	895.59	56	68.98	65.35	60.51
57	1,074.71	1,011.77	948.84	57	72.62	68.98	64.14
58	1,135.22	1,072.29	1,004.51	58	77.46	72.62	67.77
59	1,200.57	1,132.80	1,065.03	59	81.09	77.46	71.41
60	1,268.35	1,198.15	1,125.54	60	85.93	81.09	75.04
61	1,343.39	1,268.35	1,190.89	61	91.98	85.93	79.88
62	1,423.26	1,343.39	1,261.09	62	96.82	91.98	84.72
63	1,505.56	1,420.84	1,331.28	63	102.87	96.82	89.56
64	1,595.12	1,503.14	1,408.74	64	107.71	102.87	95.61
65	1,687.10	1,587.86	1,488.62	65	113.76	107.71	100.45
66	1,834.75	1,725.83	1,619.32	66	124.66	117.39	110.13
67	1,992.08	1,875.90	1,759.71	67	134.34	127.08	118.61
68	2,163.94	2,038.07	1,912.21	68	146.44	137.97	129.50
69	2,352.74	2,214.77	2,079.22	69	158.54	150.07	140.39
70	2,553.64	2,405.99	2,258.34	70	171.86	162.17	151.28
71	2,810.22	2,648.04	2,483.45	71	188.80	179.12	167.02
72	3,091.00	2,911.88	2,730.34	72	208.16	196.06	183.96
73	3,400.82	3,202.34	3,001.44	73	228.74	215.43	202.11
74	3,742.11	3,519.43	3,296.74	74	250.52	236.00	221.48
75	4,114.87	3,870.40	3,623.51	75	274.73	258.99	243.26
76	4,630.44	4,356.92	4,078.57	76	309.83	291.67	273.52
77	5,208.95	4,901.54	4,591.71	77	348.55	327.98	308.62
78	5,860.06	5,513.93	5,167.80	78	392.12	369.13	346.13
79	6,591.06	6,203.78	5,814.07	79	440.53	415.12	389.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	670.48	631.75	590.61	18-44	44.78	42.36	39.94
45-49	796.35	750.36	701.95	45-49	54.46	50.83	48.41
50-54	944.00	888.33	832.66	50-54	64.14	60.51	56.88
55	1,258.67	1,178.79	1,098.91	55	84.72	79.88	75.04
56	1,333.70	1,248.99	1,164.27	56	90.77	84.72	79.88
57	1,411.16	1,321.60	1,232.04	57	95.61	89.56	83.51
58	1,493.46	1,399.06	1,304.66	58	101.66	94.40	88.35
59	1,580.60	1,481.35	1,379.69	59	106.50	100.45	93.19
60	1,672.57	1,566.07	1,459.57	60	112.55	105.29	98.03
61	1,774.24	1,658.05	1,544.29	61	119.82	111.34	104.08
62	1,878.32	1,754.87	1,631.43	62	127.08	118.61	110.13
63	1,989.66	1,856.53	1,725.83	63	133.13	124.66	116.18
64	2,108.27	1,965.46	1,822.65	64	141.60	131.92	123.45
65	2,231.71	2,079.22	1,926.73	65	148.86	139.18	129.50
66	2,430.20	2,268.02	2,105.85	66	162.17	152.49	141.60
67	2,643.20	2,471.34	2,297.07	67	176.70	165.81	154.91
68	2,875.57	2,691.61	2,510.07	68	192.43	180.33	168.23
69	3,127.30	2,933.66	2,740.02	69	209.37	197.27	183.96
70	3,400.82	3,195.08	2,989.33	70	227.53	214.22	199.69
71	3,727.59	3,497.64	3,265.27	71	249.31	234.79	219.06
72	4,085.83	3,826.83	3,567.84	72	273.52	256.57	238.42
73	4,475.53	4,187.49	3,897.03	73	298.93	280.78	260.21
74	4,903.96	4,579.61	4,255.26	74	327.98	306.19	284.41
75	5,373.54	5,010.46	4,647.39	75	358.24	334.03	309.83
76	5,959.30	5,579.28	5,199.26	76	398.17	372.76	347.34
77	6,608.00	6,211.04	5,814.07	77	440.53	415.12	388.49
78	7,324.47	6,915.41	6,503.92	78	488.94	461.11	434.48
79	8,123.24	7,697.23	7,273.64	79	542.20	513.15	485.31

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 25.9% Rate Increase

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	885.91	839.92	793.93	18-44	59.30	56.88	54.46
45-49	1,062.61	1,011.77	958.52	45-49	71.41	68.98	65.35
50-54	1,273.19	1,215.10	1,157.01	50-54	85.93	82.30	77.46
55	1,677.42	1,592.70	1,505.56	55	113.76	107.71	101.66
56	1,776.66	1,684.68	1,590.28	56	121.03	113.76	107.71
57	1,880.74	1,781.50	1,679.84	57	127.08	119.82	113.76
58	1,992.08	1,885.58	1,774.24	58	134.34	127.08	119.82
59	2,108.27	1,992.08	1,873.48	59	141.60	134.34	125.87
60	2,231.71	2,105.85	1,977.56	60	148.86	140.39	131.92
61	2,360.00	2,224.45	2,086.48	61	158.54	148.86	140.39
62	2,493.13	2,347.90	2,200.25	62	167.02	157.33	147.65
63	2,635.94	2,478.61	2,321.27	63	176.70	165.81	156.12
64	2,786.01	2,616.58	2,447.14	64	187.59	175.49	164.59
65	2,943.34	2,761.81	2,580.27	65	197.27	185.17	173.07
66	3,163.61	2,984.49	2,807.80	66	211.79	200.90	188.80
67	3,398.40	3,224.12	3,052.27	67	227.53	216.64	204.53
68	3,650.13	3,485.54	3,318.52	68	244.47	233.58	222.69
69	3,921.23	3,763.90	3,606.57	69	262.63	251.73	240.84
70	4,211.69	4,066.46	3,921.23	70	280.78	271.10	261.42
71	4,620.76	4,451.32	4,284.31	71	308.62	297.72	285.62
72	5,066.14	4,872.49	4,681.27	72	338.87	325.56	312.25
73	5,555.08	5,334.81	5,112.13	73	370.34	355.82	341.29
74	6,092.43	5,838.28	5,584.13	74	406.65	389.70	372.76
75	6,680.62	6,390.16	6,099.69	75	445.37	426.01	406.65
76	7,428.56	7,087.26	6,743.55	76	496.21	473.21	450.22
77	8,261.21	7,856.99	7,452.76	77	551.88	525.25	497.42
78	9,183.43	8,711.43	8,234.59	78	613.60	582.13	550.67
79	10,212.15	9,657.85	9,101.13	79	681.37	645.07	607.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JFQ7, et al.

RIDER: H-NF3-10

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	184.57	171.11	155.73	18-44	12.50	12.50	11.54
45-49	211.48	198.02	180.72	45-49	15.38	14.42	13.46
50-54	238.40	224.94	209.56	50-54	17.30	16.34	15.38
55	328.76	305.69	280.70	55	22.11	21.15	20.19
56	351.83	326.84	299.92	56	24.03	23.07	22.11
57	376.82	349.91	321.07	57	25.95	24.03	23.07
58	403.74	374.90	342.22	58	27.88	25.95	24.03
59	432.58	399.89	367.21	59	28.84	27.88	25.95
60	461.42	426.81	390.28	60	30.76	28.84	26.92
61	494.10	457.57	417.20	61	33.64	31.72	28.84
62	528.71	488.33	446.04	62	35.57	33.64	30.76
63	565.24	521.02	474.87	63	38.45	35.57	32.68
64	605.61	557.54	507.56	64	41.34	38.45	34.61
65	645.98	594.07	540.24	65	43.26	40.37	36.53
66	707.51	649.83	590.23	66	48.06	44.22	40.37
67	774.80	709.43	644.06	67	52.87	49.03	44.22
68	849.78	774.80	701.74	68	57.68	52.87	47.10
69	930.52	847.85	765.18	69	62.48	57.68	51.91
70	1,017.04	924.76	832.47	70	68.25	62.48	55.75
71	1,122.78	1,017.04	909.37	71	75.94	69.21	61.52
72	1,240.06	1,117.01	993.97	72	83.63	75.94	67.29
73	1,368.87	1,226.60	1,084.33	73	92.28	83.63	73.06
74	1,509.22	1,347.72	1,184.30	74	101.90	91.32	79.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,664.94	1,478.46	1,291.97	75	112.47	99.97	86.52
76	1,874.50	1,664.94	1,455.38	76	126.89	112.47	98.05
77	2,110.98	1,874.50	1,636.11	77	142.27	126.89	109.59
78	2,376.29	2,109.06	1,841.82	78	160.53	142.27	124.01
79	2,674.29	2,374.37	2,072.53	79	179.76	159.57	139.39
80		2,670.45	2,330.15	80	201.87	178.80	155.73
81		3,004.97	2,622.38	81	227.82	201.87	175.92
82		3,381.80	2,949.22	82	255.70	226.86	198.02
83		3,806.69	3,318.35	83	287.42	254.74	222.06
84		4,283.48	3,733.63	84	322.99	286.46	249.93
				85	362.40	322.03	280.70
				86	408.55	362.40	316.26
				87	459.49	407.58	355.68
				88	516.21	458.53	399.89
				89	580.62	516.21	449.88
				90	653.67	580.62	506.60
				91	735.38	653.67	569.08
				92	826.70	735.38	640.22
				93	930.52	826.70	720.96
				94	1,046.84	929.56	810.36
				95	1,177.57	1,045.88	912.26
				96	1,324.65	1,176.61	1,025.69
				97	1,489.99	1,323.69	1,154.50
				98	1,676.48	1,489.03	1,298.70
				99	1,885.08	1,675.52	1,460.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	209.56	198.02	184.57	18-44	14.42	14.42	13.46
45-49	246.09	232.63	215.33	45-49	17.30	16.34	15.38
50-54	288.39	269.16	249.93	50-54	19.23	18.26	17.30
55	384.51	365.29	346.06	55	26.92	24.99	23.07
56	413.35	392.20	371.06	56	28.84	26.92	24.99
57	444.11	419.12	394.13	57	30.76	28.84	26.92
58	476.80	449.88	421.04	58	32.68	30.76	28.84
59	511.40	480.64	449.88	59	34.61	32.68	30.76
60	547.93	513.33	478.72	60	36.53	34.61	32.68
61	586.38	549.85	513.33	61	39.41	37.49	35.57
62	626.76	588.31	549.85	62	42.30	40.37	37.49
63	669.05	628.68	590.23	63	45.18	43.26	40.37
64	713.27	672.90	632.53	64	49.03	46.14	43.26
65	761.34	719.04	676.74	65	51.91	49.03	45.18
66	826.70	782.49	738.27	66	56.72	53.83	49.99
67	895.92	849.78	803.63	67	61.52	57.68	53.83
68	972.82	924.76	876.69	68	66.33	62.48	58.64
69	1,053.57	1,003.58	953.59	69	71.14	68.25	64.41
70	1,142.01	1,090.10	1,038.19	70	76.90	73.06	69.21
71	1,263.13	1,209.30	1,153.54	71	85.55	81.71	77.86
72	1,397.71	1,338.11	1,280.43	72	94.21	90.36	85.55
73	1,543.82	1,482.30	1,422.70	73	103.82	99.97	95.17
74	1,707.24	1,641.87	1,578.43	74	114.39	110.55	105.74

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,886.04	1,818.75	1,751.46	75	125.93	122.08	117.28
76	2,122.52	2,047.54	1,970.63	76	142.27	137.46	132.66
77	2,387.83	2,303.24	2,216.72	77	159.57	154.77	149.00
78	2,685.83	2,591.62	2,493.57	78	179.76	173.99	167.26
79	3,022.28	2,914.61	2,805.03	79	201.87	195.14	188.41
				80	226.86	219.17	211.48
				81	255.70	247.05	238.40
				82	287.42	277.81	268.20
				83	322.99	312.42	301.84
				84	363.37	351.83	339.33
				85	408.55	395.09	380.67
				86	460.46	445.07	428.73
				87	517.17	500.83	482.56
				88	582.54	563.31	542.16
				89	654.63	633.49	610.42
				90	736.34	712.31	686.36
				91	828.63	801.71	771.91
				92	932.45	901.68	869.00
				93	1,048.76	1,014.15	977.63
				94	1,179.50	1,141.04	1,099.71
				95	1,327.53	1,283.31	1,236.21
				96	1,492.87	1,443.85	1,390.98
				97	1,679.36	1,624.57	1,564.97
				98	1,889.88	1,827.40	1,760.11
				99	2,125.40	2,055.23	1,980.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	244.17	234.55	223.02	18-44	16.34	16.34	15.38
45-49	290.31	273.00	255.70	45-49	20.19	19.23	18.26
50-54	342.22	317.22	292.23	50-54	23.07	22.11	20.19
55	467.18	434.50	401.82	55	32.68	30.76	27.88
56	503.71	467.18	430.66	56	35.57	33.64	29.80
57	540.24	501.79	461.42	57	38.45	35.57	31.72
58	580.62	538.32	494.10	58	40.37	37.49	34.61
59	624.83	576.77	528.71	59	43.26	40.37	36.53
60	670.98	619.07	565.24	60	46.14	42.30	38.45
61	722.89	665.21	605.61	61	49.99	46.14	41.34
62	776.72	713.27	647.91	62	53.83	49.03	44.22
63	836.32	765.18	692.12	63	57.68	52.87	47.10
64	897.84	820.94	740.19	64	61.52	55.75	50.95
65	965.13	878.61	790.18	65	65.37	59.60	53.83
66	1,053.57	957.44	861.31	66	72.10	65.37	58.64
67	1,149.70	1,043.95	936.29	67	77.86	71.14	63.44
68	1,255.44	1,138.16	1,018.96	68	84.59	76.90	69.21
69	1,368.87	1,240.06	1,107.40	69	92.28	83.63	74.98
70	1,493.84	1,349.64	1,203.53	70	99.97	90.36	80.75
71	1,641.87	1,488.07	1,332.34	71	110.55	99.97	89.40
72	1,803.37	1,639.95	1,472.69	72	121.12	110.55	99.01
73	1,982.17	1,807.21	1,628.42	73	133.62	121.12	109.59
74	2,178.27	1,989.86	1,799.52	74	146.12	133.62	121.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,391.68	2,191.73	1,989.86	75	160.53	147.08	133.62
76	2,693.52	2,466.66	2,239.79	76	180.72	166.30	150.92
77	3,029.97	2,776.19	2,520.49	77	203.79	186.49	169.19
78	3,410.64	3,124.17	2,837.71	78	228.79	209.56	190.33
79	3,837.45	3,514.46	3,191.46	79	256.66	235.51	214.37
				80	288.39	264.35	240.32
				81	324.91	298.00	271.08
				82	365.29	334.53	304.73
				83	410.47	376.82	342.22
				84	462.38	423.93	385.47
				85	519.09	475.84	432.58
				86	584.46	535.44	487.37
				87	657.52	602.73	547.93
				88	739.23	677.71	616.18
				89	831.51	762.30	693.09
				90	936.29	858.43	779.60
				91	1,052.61	965.13	877.65
				92	1,184.30	1,085.29	987.24
				93	1,332.34	1,221.79	1,110.28
				94	1,498.64	1,373.68	1,248.71
				95	1,686.09	1,545.75	1,405.40
				96	1,896.61	1,738.96	1,580.35
				97	2,134.05	1,956.21	1,778.38
				98	2,400.33	2,200.38	2,000.43
				99	2,700.25	2,475.31	2,250.37

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	290.31	278.77	265.31	18-44	20.19	19.23	18.26
45-49	346.06	330.68	313.38	45-49	24.99	23.07	22.11
50-54	411.43	390.28	367.21	50-54	28.84	26.92	24.99
55	586.38	551.78	517.17	55	40.37	37.49	34.61
56	632.53	592.15	553.70	56	44.22	40.37	37.49
57	680.59	636.37	590.23	57	47.10	44.22	40.37
58	732.50	680.59	630.60	58	50.95	47.10	43.26
59	786.33	730.58	674.82	59	53.83	50.95	46.14
60	845.93	782.49	719.04	60	57.68	53.83	49.03
61	911.30	840.16	770.95	61	62.48	57.68	52.87
62	980.51	901.68	824.78	62	67.29	62.48	56.72
63	1,053.57	968.97	882.46	63	72.10	66.33	60.56
64	1,134.32	1,040.11	945.90	64	77.86	71.14	64.41
65	1,218.91	1,115.09	1,011.27	65	82.67	75.94	68.25
66	1,313.11	1,207.37	1,103.55	66	89.40	82.67	74.98
67	1,411.17	1,307.35	1,203.53	67	96.13	89.40	80.75
68	1,518.83	1,415.01	1,311.19	68	102.86	96.13	88.44
69	1,634.18	1,532.29	1,428.47	69	110.55	103.82	96.13
70	1,757.23	1,657.25	1,557.28	70	118.24	111.51	103.82
71	1,951.41	1,834.13	1,718.78	71	131.70	124.01	115.35
72	2,166.73	2,030.23	1,893.73	72	146.12	136.50	126.89
73	2,405.13	2,247.48	2,087.91	73	161.50	150.92	140.35
74	2,670.45	2,487.80	2,303.24	74	178.80	167.26	154.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,962.68	2,751.20	2,537.79	75	198.02	184.57	170.15
76	3,333.73	3,097.26	2,856.94	76	223.02	207.64	192.26
77	3,750.93	3,485.62	3,216.46	77	250.90	233.59	215.33
78	4,221.96	3,922.04	3,618.27	78	282.62	262.43	242.24
79	4,748.74	4,412.29	4,073.92	79	317.22	295.11	272.04
				80	356.64	331.64	305.69
				81	401.82	373.94	344.14
				82	451.80	420.08	387.40
				83	508.52	471.99	435.46
				84	571.96	531.59	490.25
				85	643.10	596.96	550.82
				86	723.85	671.94	620.03
				87	814.21	755.57	697.89
				88	916.10	850.74	784.41
				89	1,030.50	956.48	882.46
				90	1,159.31	1,076.64	993.01
				91	1,304.46	1,210.26	1,117.01
				92	1,466.92	1,362.14	1,256.40
				93	1,650.53	1,532.29	1,414.05
				94	1,857.20	1,723.58	1,589.96
				95	2,088.87	1,938.91	1,788.95
				96	2,350.34	2,181.15	2,012.93
				97	2,643.53	2,454.16	2,263.82
				98	2,974.21	2,760.81	2,547.40
				99	3,345.27	3,105.91	2,865.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	344.14	321.07	296.08	18-44	23.07	22.11	21.15
45-49	403.74	378.75	351.83	45-49	27.88	26.92	24.99
50-54	471.03	444.11	415.27	50-54	32.68	30.76	28.84
55	617.14	578.69	540.24	55	42.30	40.37	37.49
56	653.67	613.30	574.85	56	45.18	43.26	40.37
57	692.12	649.83	609.45	57	48.06	45.18	42.30
58	732.50	690.20	645.98	58	49.99	48.06	44.22
59	776.72	730.58	684.43	59	52.87	50.95	47.10
60	820.94	772.87	724.81	60	55.75	52.87	49.03
61	870.92	819.01	767.10	61	59.60	56.72	52.87
62	920.91	867.08	813.25	62	62.48	59.60	55.75
63	974.74	917.07	859.39	63	66.33	63.44	58.64
64	1,032.42	970.90	909.37	64	70.17	66.33	62.48
65	1,092.02	1,026.65	961.28	65	74.02	70.17	65.37
66	1,186.22	1,115.09	1,043.95	66	80.75	75.94	71.14
67	1,286.20	1,209.30	1,132.39	67	87.48	82.67	76.90
68	1,395.78	1,313.11	1,230.44	68	94.21	89.40	83.63
69	1,514.98	1,424.62	1,334.26	69	102.86	96.13	90.36
70	1,641.87	1,545.75	1,447.69	70	110.55	103.82	97.09
71	1,803.37	1,697.63	1,589.96	71	122.08	114.39	106.70
72	1,980.25	1,862.97	1,743.77	72	133.62	125.93	117.28
73	2,174.42	2,043.69	1,912.96	73	146.12	137.46	128.81
74	2,385.91	2,243.64	2,099.44	74	160.53	150.92	141.31

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,618.54	2,460.89	2,301.31	75	174.95	165.34	154.77
76	2,947.30	2,770.42	2,591.62	76	197.06	186.49	173.99
77	3,314.51	3,116.48	2,916.54	77	222.06	209.56	196.10
78	3,729.78	3,506.76	3,281.82	78	249.93	235.51	220.13
79	4,195.04	3,945.11	3,693.25	79	280.70	264.35	248.01
80		4,437.29	4,156.59	80		297.04	277.81
81		4,992.91	4,677.61	81		334.53	313.38
82		5,617.75	5,262.07	82		375.86	351.83
83		6,319.48	5,919.59	83		422.97	396.05
84		7,107.74	6,659.78	84		475.84	446.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	413.35	386.44	359.52	18-44	27.88	26.92	24.99
45-49	488.33	457.57	428.73	45-49	33.64	32.68	29.80
50-54	572.93	540.24	507.56	50-54	39.41	37.49	34.61
55	763.26	717.12	670.98	55	50.95	48.06	45.18
56	807.48	759.41	711.35	56	54.79	51.91	48.06
57	853.62	803.63	753.65	57	57.68	54.79	50.95
58	901.68	851.70	797.87	58	61.52	57.68	53.83
59	953.59	899.76	845.93	59	64.41	61.52	56.72
60	1,007.43	951.67	893.99	60	68.25	64.41	59.60
61	1,067.03	1,007.43	945.90	61	73.06	68.25	63.44
62	1,130.47	1,067.03	1,001.66	62	76.90	73.06	67.29
63	1,195.84	1,128.55	1,057.41	63	81.71	76.90	71.14
64	1,266.97	1,193.92	1,118.93	64	85.55	81.71	75.94
65	1,340.03	1,261.20	1,182.38	65	90.36	85.55	79.79
66	1,457.31	1,370.79	1,286.20	66	99.01	93.24	87.48
67	1,582.27	1,489.99	1,397.71	67	106.70	100.93	94.21
68	1,718.78	1,618.80	1,518.83	68	116.32	109.59	102.86
69	1,868.74	1,759.15	1,651.49	69	125.93	119.20	111.51
70	2,028.31	1,911.03	1,793.76	70	136.50	128.81	120.16
71	2,232.10	2,103.29	1,972.56	71	149.96	142.27	132.66
72	2,455.12	2,312.85	2,168.66	72	165.34	155.73	146.12
73	2,701.21	2,543.56	2,383.98	73	181.68	171.11	160.53
74	2,972.29	2,795.41	2,618.54	74	198.99	187.45	175.92
75	3,268.37	3,074.19	2,878.09	75	218.21	205.71	193.22
76	3,677.87	3,460.62	3,239.53	76	246.09	231.67	217.25
77	4,137.37	3,893.20	3,647.11	77	276.85	260.51	245.13
78	4,654.54	4,379.61	4,104.68	78	311.46	293.19	274.93
79	5,235.15	4,927.54	4,618.01	79	349.91	329.72	309.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

<u>\$50 Base Benefit</u> <u>Elimination Period</u>				<u>Additional \$5 Increments</u> <u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	532.55	501.79	469.11	18-44	35.57	33.64	31.72
45-49	632.53	596.00	557.54	45-49	43.26	40.37	38.45
50-54	749.80	705.58	661.36	50-54	50.95	48.06	45.18
55	999.74	936.29	872.85	55	67.29	63.44	59.60
56	1,059.34	992.05	924.76	56	72.10	67.29	63.44
57	1,120.86	1,049.72	978.59	57	75.94	71.14	66.33
58	1,186.22	1,111.24	1,036.26	58	80.75	74.98	70.17
59	1,255.44	1,176.61	1,095.86	59	84.59	79.79	74.02
60	1,328.49	1,243.90	1,159.31	60	89.40	83.63	77.86
61	1,409.24	1,316.96	1,226.60	61	95.17	88.44	82.67
62	1,491.91	1,393.86	1,295.81	62	100.93	94.21	87.48
63	1,580.35	1,474.61	1,370.79	63	105.74	99.01	92.28
64	1,674.56	1,561.13	1,447.69	64	112.47	104.78	98.05
65	1,772.61	1,651.49	1,530.36	65	118.24	110.55	102.86
66	1,930.26	1,801.45	1,672.63	66	128.81	121.12	112.47
67	2,099.44	1,962.94	1,824.52	67	140.35	131.70	123.04
68	2,284.01	2,137.90	1,993.70	68	152.84	143.23	133.62
69	2,483.96	2,330.15	2,176.35	69	166.30	156.69	146.12
70	2,701.21	2,537.79	2,374.37	70	180.72	170.15	158.61
71	2,960.76	2,778.11	2,593.54	71	198.02	186.49	173.99
72	3,245.30	3,039.58	2,833.87	72	217.25	203.79	189.37
73	3,554.83	3,326.04	3,095.34	73	237.44	223.02	206.68
74	3,895.12	3,637.50	3,379.88	74	260.51	243.20	225.90
75	4,268.10	3,979.72	3,691.33	75	284.54	265.31	246.09
76	4,733.36	4,431.52	4,129.68	76	316.26	296.08	275.89
77	5,248.61	4,933.31	4,618.01	77	349.91	329.72	308.57
78	5,817.69	5,492.78	5,165.94	78	388.36	366.25	345.10
79	6,452.14	6,113.77	5,777.32	79	430.66	407.58	385.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ7, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	703.66	667.13	630.60	18-44	47.10	45.18	43.26
45-49	844.01	803.63	761.34	45-49	56.72	54.79	51.91
50-54	1,011.27	965.13	918.99	50-54	68.25	65.37	61.52
55	1,332.34	1,265.05	1,195.84	55	90.36	85.55	80.75
56	1,411.17	1,338.11	1,263.13	56	96.13	90.36	85.55
57	1,493.84	1,415.01	1,334.26	57	100.93	95.17	90.36
58	1,582.27	1,497.68	1,409.24	58	106.70	100.93	95.17
59	1,674.56	1,582.27	1,488.07	59	112.47	106.70	99.97
60	1,772.61	1,672.63	1,570.74	60	118.24	111.51	104.78
61	1,874.50	1,766.84	1,657.25	61	125.93	118.24	111.51
62	1,980.25	1,864.89	1,747.61	62	132.66	124.97	117.28
63	2,093.68	1,968.71	1,843.74	63	140.35	131.70	124.01
64	2,212.88	2,078.30	1,943.72	64	149.00	139.39	130.73
65	2,337.84	2,193.65	2,049.46	65	156.69	147.08	137.46
66	2,512.80	2,370.53	2,230.18	66	168.22	159.57	149.96
67	2,699.29	2,560.86	2,424.36	67	180.72	172.07	162.46
68	2,899.23	2,768.50	2,635.84	68	194.18	185.53	176.88
69	3,114.56	2,989.59	2,864.63	69	208.60	199.95	191.30
70	3,345.27	3,229.92	3,114.56	70	223.02	215.33	207.64
71	3,670.18	3,535.60	3,402.95	71	245.13	236.48	226.86
72	4,023.94	3,870.13	3,718.25	72	269.16	258.59	248.01
73	4,412.29	4,237.34	4,060.46	73	294.15	282.62	271.08
74	4,839.10	4,637.24	4,435.37	74	322.99	309.53	296.08
75	5,306.29	5,075.58	4,844.87	75	353.75	338.37	322.99
76	5,900.36	5,629.28	5,356.28	76	394.13	375.86	357.60
77	6,561.73	6,240.66	5,919.59	77	438.35	417.20	395.09
78	7,294.22	6,919.32	6,540.58	78	487.37	462.38	437.38
79	8,111.32	7,671.05	7,228.86	79	541.20	512.36	482.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Nonforfeiture Benefit Rider Premiums

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JFQ7, et al.

RIDER: H-NF3-10

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC3+ TQ FO_PA_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC3+ TQ FO_PA_20190226.pdf Supplement to AM_LTC3+ TQ FO_PA_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2017 Brighthouse Auth Letter_LTC3+ TQ FO_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	
Item Status:	

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Numerical Data
Comments:	
Attachment(s):	PA_Supplement Exhibits_LTC3+ TQ FO_20190226.xlsb
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Policyholder Notification Letter.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	MILL-131719005	State Tracking #:	MILL-131719005	Company Tracking #:	LTC3+ TQ FO
State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	Round 4.1 Filing/145GEC01-70				

Attachment PA_Supplement Exhibits_LTC3+ TQ FO_20190226.xlsb is not a PDF document and cannot be reproduced here.



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February 26, 2019

Honorable Jessica Altman
Insurance Commissioner

Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company

Company NAIC # 87726

SERFF Tracking # MILL-131719005

Policy Forms: Nursing Facility Only
 Annual 5% Benefit Inflation Rider
 Cost of Living (CPI) Benefit Inflation Rider
 Nonforfeiture Benefit Rider

H-LTC3JFQ7, et al.
H-5AIFO
H-COLRFO4
H-NF3-10

Dear Commissioner Altman:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC3JFQ7, et al. are existing tax-qualified individual facility only long term care policies of insurance previously approved in 1996. These forms were issued in Pennsylvania from January 1997 through January 1999 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, five prior increases have been approved and implemented on these forms and associated riders.

1. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
5. On November 15, 2017, the company requested a rate increase of 38.5%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 25.9% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Genworth and Brighthouse Life Insurance Company. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

The following electronic items are included in this submission:

- this cover letter;
- a sample policyholder notification letter*;
- a letter from Brighthouse Life Insurance Company authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- a Microsoft Excel workbook containing all numerical data.

* Please note that in the future, slight variations in letter language may occur that do not materially change the information being provided to the policyholder. As the letter does not require Department approval, we understand that it will not be necessary to file each of these minor variations with the state of Pennsylvania.

The required \$100 filing fee will be paid via Electronic Funds Transfer (EFT).



Honorable Jessica Altman
2/26/2019

The contact person for this filing is:

John Hebig, FSA, MAAA
Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2488
john.hebig@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads 'Michael Bergerson'.

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary

MAB/dac

Enclosures

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Nursing Facility Only Product

February 2019

Product or Rider

**Nursing Facility Only
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider
Nonforfeiture Benefit Rider**

Form Number

**H-LTC3JFQ7, et al.
H-5AIFO
H-COLRFO4
H-NF3-10**

These policy forms are tax-qualified individual policy forms providing facility only long term care coverage. These forms were issued in Pennsylvania from January 1997 through January 1999.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Pennsylvania. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit and Alternative Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as not being able to perform at least two of five Activities of Daily Living (ADLs) (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Alternate Plan of Care benefits, which will be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care or Alternate Plan of Care, are being paid.

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Nursing Facility Only Product

February 2019

5. Actuarial Assumptions

- a. Morbidity. In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

A cumulative 0.9% increase in morbidity is assumed due to adverse selection from the rate increase.

- b. Termination Rates. Historical termination rates are based on actual experience of these policy forms.

Future voluntary lapse rates vary by duration as developed from actual experience through December 31, 2016, including runout through June 30, 2017, and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Nursing Facility Only Product

February 2019

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. Benefit exhaustion rates were developed from actual experience through December 31, 2016, including runout through June 30, 2017, and are shown in the following table:

Assumed Benefit Exhaustion Rates

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 2.6% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates are shown in the following table:

BRIGHTHOUSE LIFE INSURANCE COMPANY**Address: 1209 Orange Street, Wilmington, DE 19801****Actuarial Memorandum for the LTC3+ Tax-Qualified Nursing Facility Only Product****February 2019****Mortality Rates per 1000 Lives**

Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies. Exhibit I provides justification for the assumptions used in this filing.

Exhibit II provides an analysis of actual and projected nationwide experience with respect to changes in morbidity, mortality, lapse, and interest and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio.

Exhibit III provides a comparison of the current and original pricing assumptions used to project the values in Exhibit II.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

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7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, and 100 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2017) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	49.2%
Semi-Annual	0.51*AP	14.8%
Quarterly	0.26*AP	7.8%
Monthly	0.09*AP	28.2%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2017 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2017 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide experience for these policy forms is shown in Exhibit IV. The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis as described in Section 16.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Pennsylvania-specific experience for the above-referenced forms is not considered fully credible.

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Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated, with and without interest, as historical incurred claims divided by earned premium.

Historical incurred claims are calculated each year as the sum of discounted claim payments and discounted claim and IBNR reserves held as of the valuation date. Claim payments, claim reserves, and IBNR reserves are discounted back to the incurral date using a 4.5% interest rate.

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. Historical values are accumulated with interest using an interest rate of 4.5% from inception through 2014 and 4.0% for 2015 through 2017. Future values are discounted using an interest rate of 4.0%.

15. Projected Earned Premiums and Incurred Claims

Exhibit IV contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2018 through 2057 are developed from an asset share model representing actual contracts in-force as of December 31, 2017. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2019, but no sooner than 12 months after the prior rate increase was effective.

16. History of Previous Rate Revisions

Five prior rate increases have been approved and implemented on these policy forms and associated riders.

1. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
5. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Pennsylvania were implemented on each policy's first anniversary on or after the effective dates of the prior rate increases in Pennsylvania.

Exhibit V provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these policy forms are in force. Exhibit V is also being provided in Excel as generally requested.

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17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

On November 15, 2017, the company requested a rate increase of 38.5%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 25.9% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Projected experience assuming this increase is implemented is shown in Exhibit IV. As shown in Exhibit IV, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60.0%.

Current rate tables and rate tables reflecting the 25.9% proposed increase are enclosed with this filing. The actual rates implemented may vary slightly from those in the rate tables due to rounding in the implementation algorithm.

18. Pennsylvania Average Annual Premium (Annual Premium Based on 2017 In-force)

Before increase:	\$2,438
After increase:	\$3,070

19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

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20. Nationwide Distribution of Business as of 12/31/2017 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	3.5%
48 - 52	4.3%
53 - 57	10.3%
58 - 62	21.9%
63 - 67	30.6%
68 - 72	22.4%
73 +	7.0%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	41.4%
60-day	16.0%
100-day	42.6%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	9.0%
3-Year	28.2%
5-Year	27.7%
Unlimited	35.1%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	16.3%
Compound	38.6%
CPI	45.1%

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21. Number of Policyholders

As of 12/31/2017, the number of policies in-force and annualized premium in the state and nationwide are:

	Number of Insured	Annual Premium* based on 2017 In-force
Pennsylvania	59	\$143,847
Nationwide	575	\$1,479,795

*Annualized premiums reflect all prior rate increases approved prior to April 17, 2018.

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22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation to prepare this memorandum on behalf of Brighthouse Life Insurance Company. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

In preparing this actuarial memorandum, I relied on data and assumptions provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business. I did not audit this information but did review it for reasonableness and for consistency with the intended purpose. To the extent that this information is incomplete or inaccurate the contents of this memorandum may be materially affected.



Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: February 26, 2019

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Voluntary Lapse

The voluntary lapse assumption for this policy form was developed from experience on all of Brighthouse Life Insurance Company's individual long-term care (LTC) policy forms combined.

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through December 2016, including runout through June 2017, and the currently assumed voluntary lapse rates for this policy form.

Table 1
Actual and Assumed Voluntary Lapse Rates
Using Experience through December 2016

Duration	Actual Lapse Rates	Currently Assumed Lapse Rates
1	6.0%	6.0%
2	4.1%	4.0%
3	2.4%	2.5%
4	1.6%	1.5%
5	1.2%	1.3%
6	1.0%	1.1%
7	0.9%	1.0%
8 +	0.8%	0.8%

Table 2 below provides the benefit exhaustion rate assumption. This assumption which was embedded in the voluntary lapse assumption prior to 2014 is now split out as a separate assumption. This assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. The assumption is based on actual benefit exhaustion experience for all individual LTC policy forms combined through December 2016, including runout through June 2017.

Table 2
Assumed Benefit Exhaustion Rates
Using Experience through December 2016

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

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Brighthouse Life Insurance Company
Assumption Justification
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In the year of rate increase implementation, additional in-force policyholders are assumed to lapse, and a reduction in premium and claims is expected due to the election of reduced benefits. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

Mortality

The mortality assumption for this policy form was developed from experience on all of the company's individual LTC policy forms combined.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in Table 3 below.

Table 3
Mortality Rates per 1000 Lives

Attained Age	Mortality Rates		Attained Age	Mortality Rates		Attained Age	Mortality Rates	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Morbidity

In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

Table 4 below provides a projection of historical experience using the current morbidity assumption compared to actual historical experience for this policy form and other similar policy forms sold during the same issue era. As seen in this table, the assumption validates reasonably well to emerging experience. The incurred claim validation for only durations ten and later for this policy form and other similar policy forms in Table 4 is 99.3% demonstrating that the current morbidity assumption has fit recent experience very well. Actual experience in early durations included the effects of selection, which the current morbidity assumption did not attempt to capture, thus resulting in lower actual to model validation ratios for earlier durations.

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Table 4
Nationwide Historical Actual-to-Model Incurred Claim Projection Results (in 000's)

Policy Duration	Actual Incurred Claims	Model Incurred Claims	Actual To Model	Cumulative Actual Incurred Claims	Cumulative Model Incurred Claims	Cumulative Actual To Model
1	9,648	51,675	18.7%	9,648	51,675	18.7%
2	17,535	55,351	31.7%	27,183	107,026	25.4%
3	26,320	60,818	43.3%	53,503	167,844	31.9%
4	35,267	67,933	51.9%	88,769	235,777	37.6%
5	48,799	76,617	63.7%	137,568	312,394	44.0%
6	60,246	86,689	69.5%	197,814	399,083	49.6%
7	75,361	98,092	76.8%	273,175	497,175	54.9%
8	88,113	111,241	79.2%	361,288	608,417	59.4%
9	106,973	125,945	84.9%	468,261	734,362	63.8%
10	126,688	142,068	89.2%	594,948	876,430	67.9%
11	144,195	160,168	90.0%	739,143	1,036,598	71.3%
12	164,789	179,768	91.7%	903,932	1,216,365	74.3%
13	192,175	200,807	95.7%	1,096,107	1,417,173	77.3%
14	214,148	222,604	96.2%	1,310,254	1,639,776	79.9%
15	249,633	244,406	102.1%	1,559,887	1,884,182	82.8%
16	268,017	266,479	100.6%	1,827,904	2,150,661	85.0%
17	301,847	288,629	104.6%	2,129,751	2,439,290	87.3%
18	300,400	290,679	103.3%	2,430,151	2,729,969	89.0%
19	266,281	259,115	102.8%	2,696,432	2,989,084	90.2%
20	218,954	208,981	104.8%	2,915,386	3,198,065	91.2%
21	146,872	150,846	97.4%	3,062,258	3,348,911	91.4%
22	84,526	80,087	105.5%	3,146,784	3,428,998	91.8%
23	25,440	27,944	91.0%	3,172,224	3,456,942	91.8%
24	1,155	2,946	39.2%	3,173,379	3,459,889	91.7%
Total	3,173,382	3,459,888	91.7%	3,173,379	3,459,889	91.7%
10+	2,705,120	2,725,527	99.3%	2,705,118	2,725,527	99.3%

Exhibit I-a provides an analysis of the loss ratios using three-year groupings of the before increase values with experience restated to the originally filed rate level. The use of three-year groupings and restating of earned premium to the original rate level smooths the historical and projected loss ratios and aids in identifying the trend in claim experience. As seen in Exhibit I-a, the annualized trend in loss ratios is reasonably consistent from the historical to projection periods.

Exhibit I
Brighthouse Life Insurance Company
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Interest Rate

The company has provided actual historical earned rates on the assets backing its LTC products in Table 5 below. Actual earned rates are unavailable prior to 2004. The historical earned rates are net of investment expenses and default risk and are provided on both a pre-tax and post-tax basis.

Table 5
Historical Earned Investment Rates
Net of Investment Expenses and Default Risk

Calendar Year	Pre-Tax Rates	Post-Tax Rates
2004	6.19%	4.17%
2005	6.17%	4.16%
2006	6.38%	4.30%
2007	6.02%	4.06%
2008	5.14%	4.04%
2009	5.12%	4.03%
2010	5.92%	4.04%
2011	5.93%	4.05%
2012	5.77%	3.95%
2013	5.68%	3.89%
2014	5.56%	3.81%
2015	5.26%	3.61%
2016	5.22%	3.57%
2017	5.30%	3.45%

A 4.5% interest rate assumption had been used for this block of business. However, based on the continued low interest rate environment, the company has revised its interest rate assumption to be 4.5% for historical years through 2014 and 4.0% for years 2015 and later (including all projection years). This assumption, like all assumptions, will continue to be monitored and updates will be made as the interest rate environment changes.

Expenses

Expenses have not been reflected in the projections for this filing. It is assumed that the originally filed expense assumptions remain appropriate.

Exhibit I-a
Brighthouse Life Insurance Company
Nationwide Three-Year Average Experience Projections Restated to the Original Rate Level with No Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Loss Ratio Demonstration with Interest									
	Calendar Year	Calendar Year Values			3-Year Totals			Analysis	
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1997	1,375,875	0	0.0%					
	1998	4,221,724	62,299	1.5%	10,497,342	98,832	0.9%		
	1999	4,899,743	36,533	0.7%					
	2000	4,538,036	606,019	13.4%					
	2001	4,215,529	727,259	17.3%	12,701,697	2,497,656	19.7%	20.89	2.75
	2002	3,948,132	1,164,378	29.5%					
	2003	3,689,263	1,430,059	38.8%					
	2004	3,451,747	3,836,383	111.1%	10,336,201	8,733,268	84.5%	4.30	1.63
	2005	3,195,191	3,466,827	108.5%					
	2006	2,976,250	2,817,785	94.7%					
	2007	2,788,260	4,544,418	163.0%	8,351,956	12,801,334	153.3%	1.81	1.22
	2008	2,587,446	5,439,131	210.2%					
	2009	2,379,430	4,233,900	177.9%					
	2010	2,166,895	4,248,433	196.1%	6,448,705	10,716,566	166.2%	1.08	1.03
	2011	1,902,380	2,234,233	117.4%					
	2012	1,654,708	5,354,666	323.6%					
	2013	1,487,362	4,868,005	327.3%	4,454,332	14,265,018	320.3%	1.93	1.24
	2014	1,312,263	4,042,347	308.0%					
Projected Future Experience	2015	1,112,821	6,246,837	561.4%					
	2016	922,465	5,368,955	582.0%	2,822,130	15,967,542	565.8%	1.77	1.21
	2017	786,844	4,351,749	553.1%					
	2018	687,012	3,757,982	547.0%					
	2019	589,155	3,572,672	606.4%	1,777,853	10,701,485	601.9%	1.06	1.02
	2020	501,686	3,370,831	671.9%					
	2021	424,187	3,150,125	742.6%					
	2022	356,166	2,920,037	819.9%	1,077,357	8,760,669	813.2%	1.35	1.11
	2023	297,003	2,690,507	905.9%					
	2024	246,015	2,458,512	999.3%					
	2025	202,459	2,224,643	1098.8%	614,040	6,684,610	1088.6%	1.34	1.10
	2026	165,566	2,001,455	1208.9%					
	2027	134,586	1,789,591	1329.7%					
	2028	108,788	1,588,867	1460.5%	330,849	4,782,961	1445.7%	1.33	1.10
	2029	87,475	1,404,504	1605.6%					
	2030	69,990	1,235,642	1765.5%					
	2031	55,747	1,085,064	1946.4%	169,961	3,273,580	1926.1%	1.33	1.10
	2032	44,224	952,874	2154.7%					
	2033	34,961	833,251	2383.4%					
	2034	27,558	728,555	2643.7%	84,192	2,199,884	2612.9%	1.36	1.11
	2035	21,674	638,078	2944.0%					
	2036	17,015	557,306	3275.4%					
	2037	13,338	485,976	3643.6%	40,797	1,467,850	3597.9%	1.38	1.11
	2038	10,444	424,568	4065.2%					
	2039	8,172	371,499	4546.2%					
	2040	6,390	324,210	5073.7%	19,555	977,486	4998.5%	1.39	1.12
	2041	4,994	281,777	5642.7%					
	2042	3,900	244,115	6259.8%					
	2043	3,042	210,420	6916.8%	9,310	634,081	6810.7%	1.36	1.11
	2044	2,368	179,547	7581.5%					
	2045	1,839	152,625	8299.6%					
	2046	1,424	130,273	9150.7%	4,361	392,984	9011.7%	1.32	1.10
	2047	1,098	110,085	10024.2%					
	2048	843	91,094	10808.6%					
	2049	643	74,692	11620.5%	1,972	226,495	11485.3%	1.27	1.08
	2050	486	60,709	12478.8%					
	2051	365	48,500	13299.1%					
	2052	270	38,400	14215.5%	832	117,213	14086.3%	1.23	1.07
	2053	197	30,314	15364.6%					
	2054	142	23,265	16406.5%					
	2055	100	17,441	17419.9%	311	53,569	17211.7%	1.22	1.07
	2056	69	12,863	18558.3%					
	2057	47	9,247	19699.0%					
Past Future Lifetime	Past	55,612,362	65,080,216	117.0%					
	Future	4,131,437	40,282,114	975.0%					
	Lifetime	59,743,799	105,362,330	176.4%					

Exhibit II
Brighthouse Life Insurance Company
Nationwide Experience
Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience and rate history is reflected and only the projection assumptions vary. All of the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

This table also shows the rate increase needed to produce a lifetime loss ratio of 101.8%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 56.7%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 33.5% = 8.8% + 4.7% + 1.0% + 19.0%).

LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 101.8%*
Original Pricing Assumptions	51.3%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	101.8%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	110.6%	8.8%	229.7%
Mortality	106.5%	4.7%	81.7%
Lapse	102.8%	1.0%	23.5%
Interest	120.8%	19.0%	307.5%
Historical Experience & Projections with All Current Assumptions	158.5%	56.7%	537.6%

* Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Calculations do not include the effects of rate increases approved on or after April 17, 2018 and assume that the needed rate increase is fully implemented on January 1, 2019.

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

Duration	Rate
1	13.00%
2	10.00%
3	7.00%
4+	4.00%

Morbidity: Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133.

Interest Rate: 7.5%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Current Assumptions

Mortality: Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in the following table:

Attained Age	Mortality Rate		Attained Age	Mortality Rate		Attained Age	Mortality Rate	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1000.00	1000.00

Voluntary Lapse Rates:

Duration	Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period.

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100+	12.903%	9.134%
83	0.872%	0.547%			

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Morbidity: In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

Interest Rate: 4.5% from inception through 2014 and 4.0% for 2015 and beyond.

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	566,166	0	0.0%	966	1,375,875	0	0.0%	4.4%	2.4302
	1998	1,815,395	26,789	1.5%	1,672	4,221,724	62,299	1.5%	4.4%	2.3255
	1999	2,201,764	16,417	0.7%	1,650	4,899,742	36,533	0.7%	4.4%	2.2254
	2000	2,130,992	284,577	13.4%	1,578	4,538,036	606,019	13.4%	4.4%	2.1295
	2001	2,068,627	356,878	17.3%	1,515	4,215,529	727,259	17.3%	4.4%	2.0378
	2002	2,024,594	597,091	29.5%	1,473	3,948,132	1,164,378	29.5%	4.4%	1.9501
	2003	1,976,980	766,331	38.8%	1,436	3,689,263	1,430,059	38.8%	4.4%	1.8661
	2004	1,932,938	2,148,329	111.1%	1,385	3,451,747	3,836,383	111.1%	4.4%	1.7858
	2005	1,869,786	2,028,744	108.5%	1,320	3,195,191	3,466,827	108.5%	4.4%	1.7089
	2006	1,820,040	1,723,135	94.7%	1,281	2,976,250	2,817,785	94.7%	4.4%	1.6353
	2007	1,781,809	2,904,063	163.0%	1,235	2,788,260	4,544,418	163.0%	4.4%	1.5648
	2008	1,727,887	3,632,232	210.2%	1,168	2,587,446	5,439,131	210.2%	4.3%	1.4975
	2009	1,660,479	2,954,615	177.9%	1,120	2,379,430	4,233,900	177.9%	4.3%	1.4330
	2010	1,580,467	3,098,172	196.0%	1,057	2,167,249	4,248,433	196.0%	4.3%	1.3713
	2011	1,509,076	1,702,635	112.8%	976	1,980,242	2,234,233	112.8%	4.3%	1.3122
	2012	1,471,141	4,264,240	289.9%	916	1,847,332	5,354,666	289.9%	4.2%	1.2557
	2013	1,422,433	4,051,133	284.8%	865	1,709,253	4,868,005	284.8%	4.2%	1.2016
	2014	1,332,864	3,515,406	263.7%	792	1,532,653	4,042,347	263.7%	4.1%	1.1499
	2015	1,309,972	5,663,395	432.3%	716	1,444,925	6,246,837	432.3%	4.0%	1.1030
	2016	1,262,314	5,062,206	401.0%	631	1,338,806	5,368,955	401.0%	4.0%	1.0606
	2017	1,237,880	4,267,241	344.7%	575	1,262,395	4,351,749	344.7%	4.0%	1.0198
Projected Future Experience	2018	1,241,762	3,904,962	314.5%	527	1,217,648	3,829,131	314.5%	4.0%	0.9806
	2019	1,189,893	3,867,283	325.0%	481	1,121,909	3,646,330	325.0%	4.0%	0.9429
	2020	1,063,876	3,790,755	356.3%	436	964,512	3,436,706	356.3%	4.0%	0.9066
	2021	935,513	3,679,341	393.3%	393	815,517	3,207,402	393.3%	4.0%	0.8717
	2022	816,918	3,542,491	433.6%	352	684,744	2,969,332	433.6%	4.0%	0.8382
	2023	708,468	3,390,549	478.6%	314	571,001	2,732,667	478.6%	4.0%	0.8060
	2024	610,316	3,218,480	527.3%	279	472,975	2,494,216	527.3%	4.0%	0.7750
	2025	522,350	3,025,533	579.2%	246	389,235	2,254,508	579.2%	4.0%	0.7452
	2026	444,254	2,827,977	636.6%	216	318,308	2,026,248	636.6%	4.0%	0.7165
	2027	375,571	2,627,221	699.5%	188	258,747	1,810,006	699.5%	4.0%	0.6889
	2028	315,724	2,423,688	767.7%	164	209,150	1,605,560	767.7%	4.0%	0.6624
	2029	264,023	2,226,265	843.2%	142	168,174	1,418,056	843.2%	4.0%	0.6370
	2030	219,698	2,035,318	926.4%	122	134,558	1,246,567	926.4%	4.0%	0.6125
	2031	181,990	1,857,375	1020.6%	105	107,176	1,093,829	1020.6%	4.0%	0.5889
	2032	150,147	1,695,127	1129.0%	90	85,022	959,884	1129.0%	4.0%	0.5663
	2033	123,444	1,540,597	1248.0%	77	67,213	838,827	1248.0%	4.0%	0.5445
	2034	101,197	1,400,041	1383.5%	65	52,981	732,978	1383.5%	4.0%	0.5235
	2035	82,773	1,274,476	1539.7%	55	41,668	641,576	1539.7%	4.0%	0.5034
	2036	67,581	1,157,050	1712.1%	47	32,712	560,061	1712.1%	4.0%	0.4840
	2037	55,094	1,048,805	1903.6%	40	25,642	488,140	1903.6%	4.0%	0.4654
	2038	44,867	952,514	2123.0%	34	20,079	426,273	2123.0%	4.0%	0.4475
	2039	36,509	866,453	2373.2%	28	15,710	372,845	2373.2%	4.0%	0.4303
	2040	29,691	786,125	2647.7%	24	12,285	325,268	2647.7%	4.0%	0.4138
	2041	24,131	710,344	2943.7%	20	9,601	282,608	2943.7%	4.0%	0.3978
	2042	19,598	639,842	3264.8%	17	7,497	244,769	3264.8%	4.0%	0.3825
	2043	15,900	573,452	3606.5%	14	5,849	210,934	3606.5%	4.0%	0.3678
	2044	12,873	508,785	3952.4%	11	4,553	179,950	3952.4%	4.0%	0.3537
	2045	10,396	449,716	4325.9%	9	3,535	152,940	4325.9%	4.0%	0.3401
	2046	8,370	399,144	4768.7%	8	2,737	130,521	4768.7%	4.0%	0.3270
	2047	6,715	350,732	5223.2%	6	2,111	110,279	5223.2%	4.0%	0.3144
	2048	5,359	301,799	5631.3%	5	1,620	91,243	5631.3%	4.0%	0.3023
	2049	4,251	257,335	6053.7%	4	1,236	74,808	6053.7%	4.0%	0.2907
	2050	3,346	217,506	6500.3%	3	935	60,798	6500.3%	4.0%	0.2795
	2051	2,609	180,699	6927.0%	2	701	48,567	6927.0%	4.0%	0.2688
	2052	2,010	148,781	7403.8%	2	519	38,450	7403.8%	4.0%	0.2584
	2053	1,526	122,138	8001.6%	1	379	30,351	8001.6%	4.0%	0.2485
	2054	1,141	97,480	8543.6%	1	273	23,292	8543.6%	4.0%	0.2389
	2055	838	75,997	9070.7%	1	192	17,460	9070.7%	4.0%	0.2297
	2056	603	58,289	9663.0%	1	133	12,877	9663.0%	4.0%	0.2209
	2057	425	43,577	10256.3%	0	90	9,256	10256.3%	4.0%	0.2124
	Past	34,703,603	49,063,629	141.4%	24,327	57,549,480	65,080,216	113.1%		
	Future	9,701,753	58,274,042	600.7%	4,531	7,828,932	40,835,510	521.6%		
	Lifetime	44,405,356	107,337,671	241.7%	28,858	65,378,411	105,915,726	162.0%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 25.9% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	566,166	0	0.0%	966	1,375,875	0	0.0%	4.4%	2.4302
	1998	1,815,395	26,789	1.5%	1,672	4,221,724	62,299	1.5%	4.4%	2.3255
	1999	2,201,764	16,417	0.7%	1,650	4,899,742	36,533	0.7%	4.4%	2.2254
	2000	2,130,992	284,577	13.4%	1,578	4,538,036	606,019	13.4%	4.4%	2.1295
	2001	2,068,627	356,878	17.3%	1,515	4,215,529	727,259	17.3%	4.4%	2.0378
	2002	2,024,594	597,091	29.5%	1,473	3,948,132	1,164,378	29.5%	4.4%	1.9501
	2003	1,976,980	766,331	38.8%	1,436	3,689,263	1,430,059	38.8%	4.4%	1.8661
	2004	1,932,938	2,148,329	111.1%	1,385	3,451,747	3,836,383	111.1%	4.4%	1.7858
	2005	1,869,786	2,028,744	108.5%	1,320	3,195,191	3,466,827	108.5%	4.4%	1.7089
	2006	1,820,040	1,723,135	94.7%	1,281	2,976,250	2,817,785	94.7%	4.4%	1.6353
	2007	1,781,809	2,904,063	163.0%	1,235	2,788,260	4,544,418	163.0%	4.4%	1.5648
	2008	1,727,887	3,632,232	210.2%	1,168	2,587,446	5,439,131	210.2%	4.3%	1.4975
	2009	1,660,479	2,954,615	177.9%	1,120	2,379,430	4,233,900	177.9%	4.3%	1.4330
	2010	1,580,467	3,098,172	196.0%	1,057	2,167,249	4,248,433	196.0%	4.3%	1.3713
	2011	1,509,076	1,702,635	112.8%	976	1,980,242	2,234,233	112.8%	4.3%	1.3122
	2012	1,471,141	4,264,240	289.9%	916	1,847,332	5,354,666	289.9%	4.2%	1.2557
	2013	1,422,433	4,051,133	284.8%	865	1,709,253	4,868,005	284.8%	4.2%	1.2016
	2014	1,332,864	3,515,406	263.7%	792	1,532,653	4,042,347	263.7%	4.1%	1.1499
	2015	1,309,972	5,663,395	432.3%	716	1,444,925	6,246,837	432.3%	4.0%	1.1030
	2016	1,262,314	5,062,206	401.0%	631	1,338,806	5,368,955	401.0%	4.0%	1.0606
	2017	1,237,880	4,267,241	344.7%	575	1,262,395	4,351,749	344.7%	4.0%	1.0198
Projected Future Experience	2018	1,241,762	3,904,962	314.5%	527	1,217,648	3,829,131	314.5%	4.0%	0.9806
	2019	1,231,198	3,856,975	313.3%	478	1,160,855	3,636,610	313.3%	4.0%	0.9429
	2020	1,267,913	3,732,927	294.4%	432	1,149,492	3,384,279	294.4%	4.0%	0.9066
	2021	1,135,832	3,614,848	318.3%	389	990,142	3,151,181	318.3%	4.0%	0.8717
	2022	991,843	3,478,059	350.7%	349	831,367	2,915,325	350.7%	4.0%	0.8382
	2023	860,171	3,326,792	386.8%	311	693,269	2,681,281	386.8%	4.0%	0.8060
	2024	741,001	3,156,077	425.9%	276	574,252	2,445,856	425.9%	4.0%	0.7750
	2025	634,200	2,965,174	467.5%	243	472,581	2,209,531	467.5%	4.0%	0.7452
	2026	539,381	2,770,057	513.6%	214	386,467	1,984,748	513.6%	4.0%	0.7165
	2027	455,991	2,572,093	564.1%	187	314,152	1,772,026	564.1%	4.0%	0.6889
	2028	383,330	2,371,708	618.7%	162	253,935	1,571,126	618.7%	4.0%	0.6624
	2029	320,558	2,177,537	679.3%	140	204,185	1,387,018	679.3%	4.0%	0.6370
	2030	266,742	1,989,921	746.0%	121	163,371	1,218,763	746.0%	4.0%	0.6125
	2031	220,959	1,815,216	821.5%	104	130,125	1,069,001	821.5%	4.0%	0.5889
	2032	182,298	1,656,018	908.4%	89	103,228	937,738	908.4%	4.0%	0.5663
	2033	149,877	1,504,523	1003.8%	76	81,605	819,185	1003.8%	4.0%	0.5445
	2034	122,867	1,366,806	1112.4%	65	64,326	715,578	1112.4%	4.0%	0.5235
	2035	100,497	1,243,833	1237.7%	55	50,591	626,150	1237.7%	4.0%	0.5034
	2036	82,052	1,128,906	1375.8%	47	39,717	546,438	1375.8%	4.0%	0.4840
	2037	66,892	1,023,026	1529.4%	39	31,133	476,142	1529.4%	4.0%	0.4654
	2038	54,474	928,886	1705.2%	33	24,378	415,699	1705.2%	4.0%	0.4475
	2039	44,327	844,781	1905.8%	28	19,074	363,519	1905.8%	4.0%	0.4303
	2040	36,049	766,316	2125.8%	24	14,916	317,072	2125.8%	4.0%	0.4138
	2041	29,298	692,328	2363.0%	20	11,656	275,441	2363.0%	4.0%	0.3978
	2042	23,795	623,524	2620.4%	16	9,103	238,526	2620.4%	4.0%	0.3825
	2043	19,305	558,756	2894.4%	14	7,101	205,528	2894.4%	4.0%	0.3678
	2044	15,629	495,693	3171.5%	11	5,528	175,319	3171.5%	4.0%	0.3537
	2045	12,622	438,102	3471.0%	9	4,292	148,990	3471.0%	4.0%	0.3401
	2046	10,162	388,801	3825.9%	8	3,323	127,139	3825.9%	4.0%	0.3270
	2047	8,153	341,618	4190.2%	6	2,563	107,413	4190.2%	4.0%	0.3144
	2048	6,507	293,938	4517.3%	5	1,967	88,867	4517.3%	4.0%	0.3023
	2049	5,161	250,619	4855.9%	4	1,500	72,856	4855.9%	4.0%	0.2907
	2050	4,063	211,820	5213.9%	3	1,136	59,208	5213.9%	4.0%	0.2795
	2051	3,167	175,968	5556.0%	2	851	47,295	5556.0%	4.0%	0.2688
	2052	2,440	144,879	5938.1%	2	631	37,442	5938.1%	4.0%	0.2584
	2053	1,853	118,930	6417.3%	1	461	29,554	6417.3%	4.0%	0.2485
	2054	1,385	94,916	6851.8%	1	331	22,679	6851.8%	4.0%	0.2389
	2055	1,017	73,996	7274.2%	1	234	17,000	7274.2%	4.0%	0.2297
	2056	732	56,752	7748.9%	1	162	12,537	7748.9%	4.0%	0.2209
	2057	516	42,426	8224.5%	0	110	9,012	8224.5%	4.0%	0.2124
Past Future Lifetime	Past	34,703,603	49,063,629	141.4%	24,327	57,549,480	65,080,216	113.1%		
	Future	11,276,022	57,198,509	507.3%	4,493	9,021,757	40,148,204	445.0%		
	Lifetime	45,979,625	106,262,138	231.1%	28,820	66,571,237	105,228,420	158.1%		

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of February 19, 2019
All Jurisdictions in which these Forms are Active
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Jurisdiction	First Round			Second Round			Second Round Follow-Up ^[1]			2nd Second Round Follow-Up ^[2]			Third Round				Cumulative Approved Increase	Third Round Follow-Up ^[3]					
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed		Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2017 Annualized Premium ^[4]	Proportion of Nationwide
Alabama	39.0%	Withdrawn	Withdrawn	89.0%	1/14/2014	20.0%	57.5%	2/16/2016	20.0%	Not Filing			58.8%	12/14/2016	6/7/2017	20.0%	72.8%	Not Filing				-	0.00%
Arizona	39.0%	7/12/2010	18.0%	71.0%	12/20/2013	71.0%	Not Filing			Not Filing			21.0%	12/7/2016	3/16/2018	21.0%	144.2%	Not Filing				76,512	5.17%
California	39.0%	10/24/2012	18.0%	71.0%			Not Filing			Not Filing			TBD				18.0%	TBD				866	0.06%
Colorado	39.0%	11/22/2010	10.0%	79.0%	1/12/2015	35.0%	32.6%	Disapproved	0.0%	Not Filing			60.4%				48.5%	TBD				56,551	3.82%
Connecticut	39.0%	9/3/2010	30.0%	59.0%	3/28/2014	20.0%	32.5%	Disapproved	0.0%	32.5%	10/13/2016	23.5%	29.8%	9/12/2018	10/25/2018	34.6%	159.4%	Not Filing				106,871	7.22%
District of Columbia	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	9/5/2017	10/3/2017	10.0%	46.4%	10.0%	12/13/2018			813	0.05%
Florida	39.0%	11/8/2012	12.7%	50.1%	5/22/2015	3.7%	4.3%	7/8/2016	4.2%	Not Filing			132.6%	8/15/2017	8/2/2018	83.8%	123.9%	Not Filing				48,845	3.30%
Iowa	39.0%	7/12/2010	23.0%	66.0%	4/7/2014	17.0%	41.9%	8/18/2015	17.5%	46.1%	10/19/2016	17.5%	24.3%	9/18/2017	11/22/2017	17.5%	133.5%	5.8%	10/3/2018	1/9/2019	5.8%	31,840	2.15%
Illinois	39.0%	8/2/2010	39.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	11/10/2016	6/30/2017	21.0%	152.3%	Not Filing				74,479	5.03%
Indiana	39.0%	6/24/2010	30.0%	59.0%	2/25/2015	15.2%	38.0%	5/9/2016	15.0%	Not Filing			45.2%	3/3/2017	8/29/2017	5.0%	80.8%	38.3%	6/20/2018			22,238	1.50%
Kansas	39.0%	8/5/2010	10.0%	79.0%	5/21/2014	36.4%	Not Filing			Not Filing			TBD				50.0%	TBD				49,321	3.33%
Kentucky	39.0%	5/10/2010	30.0%	59.0%	3/4/2014	20.7%	22.3%	11/10/2015	13.5%	Not Filing			40.4%	1/12/2017	4/14/2017	20.0%	113.7%	17.0%	5/9/2018	8/3/2018	17.0%	33,332	2.25%
Michigan	39.0%	3/19/2010	39.0%	50.0%	12/3/2013	50.0%	Not Filing			Not Filing			21.0%	11/11/2016	11/28/2016	21.0%	152.3%	Not Filing				11,693	0.79%
Missouri	39.0%	10/8/2010	39.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	12/12/2016	1/18/2017	21.0%	152.3%	Not Filing				182,441	12.33%
North Carolina	39.0%	7/22/2010	32.7%	50.0%	2/6/2014	33.0%	Not Filing			Not Filing			36.5%	12/6/2016	5/18/2017	11.4%	96.6%	22.5%				170,563	11.53%
Nebraska	39.0%	12/14/2010	16.0%	73.0%	9/29/2014	25.0%	38.4%	11/13/2015	38.4%	Not Filing			21.0%				100.7%	TBD				42,130	2.85%
New Hampshire	39.0%	8/26/2010	17.9%	71.1%	Disapproved	0.0%	Not Filing			Not Filing			18.6%	2/21/2018	6/18/2018	20.8%	42.5%	71.3%				3,281	0.22%
New Mexico	39.0%	7/27/2010	39.0%	50.0%	5/21/2014	15.0%	30.4%	7/31/2015	15.0%	Not Filing			37.2%	2/1/2017	4/19/2017	15.0%	111.4%	19.3%	5/10/2018	6/15/2018	15.0%	5,222	0.35%
Nevada	39.0%	Withdrawn	Withdrawn	89.0%	10/16/2014	35.0%	Not Filing			Not Filing			69.4%	3/2/2017	7/12/2017	69.4%	128.7%	Not Filing				4,824	0.33%
Ohio	44.7%	6/1/2010	44.7%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing			15.0%	12/9/2016	3/20/2017	15.0%	120.1%	15.0%	5/7/2018	7/3/2018	15.0%	90,424	6.11%
Oklahoma	39.0%	11/15/2010	10.0%	79.0%	3/17/2014	25.0%	43.2%	2/1/2016	10.0%	Not Filing			57.5%	12/27/2016	2/9/2017	10.0%	66.4%	43.2%	3/29/2018	4/30/2018	10.0%	15,651	1.06%
Pennsylvania	39.0%	7/28/2010	14.9%	74.1%	2/28/2014	15.0%	51.4%	7/21/2015	15.0%	59.3%	12/13/2016	15.0%	38.5%	11/15/2017	3/6/2018	10.0%	92.3%	25.9%				143,847	9.72%
South Carolina	39.0%	11/12/2010	20.0%	69.0%	2/4/2014	20.0%	40.8%	5/4/2015	20.0%	Not Filing			42.0%	11/10/2016	2/3/2017	20.0%	107.4%	18.3%	3/28/2018	6/19/2018	18.3%	44,436	3.00%
South Dakota	39.0%	4/9/2010	39.0%	50.0%	3/5/2014	50.0%	Not Filing			Not Filing			21.0%	1/24/2017	2/8/2017	21.0%	152.3%	Not Filing				88,733	6.00%
Tennessee	39.0%	6/24/2010	10.0%	79.0%	4/14/2014	79.0%	Not Filing			Not Filing			21.0%	11/16/2016	9/11/2017	12.0%	120.5%	8.0%	5/29/2018	8/9/2018	8.0%	8,525	0.58%
Texas	39.0%	7/16/2010	12.0%	77.0%	4/28/2014	21.0%	77.0%	12/14/2016	38.0%	Not Filing			28.3%				87.0%	TBD				97,336	6.58%
Virginia	39.0%	5/4/2011	39.0%	50.0%	1/20/2016	15.6%	Not Filing			Not Filing			57.0%				60.7%	TBD				56,538	3.82%
Washington	39.0%	3/22/2010	39.0%	32.0%	8/14/2014	32.0%	Not Filing			Not Filing			37.5%	12/30/2016	4/12/2018	11.2%	104.0%	TBD				12,485	0.84%
Total																						1,479,795	100.00%

[1] The company is generally filing in jurisdictions where the requested second round rate increase was not achieved.

In some instances filings are not being pursued due to regulatory restrictions or because the second round rate increase was phased-in over multiple years.

[2] The company is generally filing in jurisdictions where the requested second round and second round follow-up rate increases were not achieved.

In some instances filings are not being pursued due to regulatory restrictions or because the second round rate increase was phased-in over multiple years.

[3] The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.

In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.

[4] Annualized premiums reflect all prior rate increases approved prior to April 17, 2018.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the
LTC3+ Tax-Qualified Nursing Facility Only Product**

February 2019

Product

**Nursing Facility Only Policy
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider
Nonforfeiture Benefit Rider**

Form Number

**H-LTC3JFQ7, et al.
H-5AIFO
H-COLRFO4
H-NF3-10**

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for new policy forms.

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached actuarial memorandum provides a description of benefits. Copies of the policy forms may be available upon request.

(2)(i): The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. A rate increase is considered an effective way to reduce projected losses.

On November 15, 2017, the company requested a rate increase of 38.5%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 25.9% at this time. This level is comprised of the remainder of the 2017 request.

Existing rates and revised rates reflecting the 25.9% proposed increase are enclosed with this filing. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase. The experience and projections in Attachments 1 and 2 have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis.

Attachments 3 and 4 display Pennsylvania-specific experience similar to Attachments 1 and 2, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

The company is aware that the transition of paid claims from the historical to projection period may not be smooth. This is due to an aggregate set of claim runoff factors being used for all loss age cohorts. Loss age specific claim runoff factors were not developed or adjustments manually applied to smooth the transition as we believe that the Department focuses on incurred claims projections when reviewing rate increase filings.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC3+ Tax-Qualified Nursing Facility Only Product

February 2019

(2)(ii)(A): There have been five prior increases approved and implemented on these policy forms and associated riders.

1. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
5. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

(2)(ii)(B): The following Table 1 shows commission scales by duration:

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	28% - 92%
2-10	6% - 16%
11+	0% - 15%

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 5 to this supplement. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 to this supplement provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with that used in the annual statement filed with the Department.

89.83 (d): We believe this rate increase filing complies with this subsection.

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	566,166	0	0.0%	966	1,375,875	0	0.0%	4.4%	2.4302
	1998	1,815,395	26,789	1.5%	1,672	4,221,724	62,299	1.5%	4.4%	2.3255
	1999	2,201,764	16,417	0.7%	1,650	4,899,742	36,533	0.7%	4.4%	2.2254
	2000	2,130,992	284,577	13.4%	1,578	4,538,036	606,019	13.4%	4.4%	2.1295
	2001	2,068,627	356,878	17.3%	1,515	4,215,529	727,259	17.3%	4.4%	2.0378
	2002	2,024,594	597,091	29.5%	1,473	3,948,132	1,164,378	29.5%	4.4%	1.9501
	2003	1,976,980	766,331	38.8%	1,436	3,689,263	1,430,059	38.8%	4.4%	1.8661
	2004	1,932,938	2,148,329	111.1%	1,385	3,451,747	3,836,383	111.1%	4.4%	1.7858
	2005	1,869,786	2,028,744	108.5%	1,320	3,195,191	3,466,827	108.5%	4.4%	1.7089
	2006	1,820,040	1,723,135	94.7%	1,281	2,976,250	2,817,785	94.7%	4.4%	1.6353
	2007	1,781,809	2,904,063	163.0%	1,235	2,788,260	4,544,418	163.0%	4.4%	1.5648
	2008	1,727,887	3,632,232	210.2%	1,168	2,587,446	5,439,131	210.2%	4.3%	1.4975
	2009	1,660,479	2,954,615	177.9%	1,120	2,379,430	4,233,900	177.9%	4.3%	1.4330
	2010	1,580,467	3,098,172	196.0%	1,057	2,167,249	4,248,433	196.0%	4.3%	1.3713
	2011	1,509,076	1,702,635	112.8%	976	1,980,242	2,234,233	112.8%	4.3%	1.3122
	2012	1,471,141	4,264,240	289.9%	916	1,847,332	5,354,666	289.9%	4.2%	1.2557
	2013	1,422,433	4,051,133	284.8%	865	1,709,253	4,868,005	284.8%	4.2%	1.2016
	2014	1,332,864	3,515,406	263.7%	792	1,532,653	4,042,347	263.7%	4.1%	1.1499
Projected Future Experience	2015	1,309,972	5,663,395	432.3%	716	1,444,925	6,246,837	432.3%	4.0%	1.1030
	2016	1,262,314	5,062,206	401.0%	631	1,338,806	5,368,955	401.0%	4.0%	1.0606
	2017	1,237,880	4,267,241	344.7%	575	1,262,395	4,351,749	344.7%	4.0%	1.0198
	2018	1,241,762	3,904,962	314.5%	527	1,217,648	3,829,131	314.5%	4.0%	0.9806
	2019	1,189,893	3,867,283	325.0%	481	1,121,909	3,646,330	325.0%	4.0%	0.9429
	2020	1,063,876	3,790,755	356.3%	436	964,512	3,436,706	356.3%	4.0%	0.9066
	2021	935,513	3,679,341	393.3%	393	815,517	3,207,402	393.3%	4.0%	0.8717
	2022	816,918	3,542,491	433.6%	352	684,744	2,969,332	433.6%	4.0%	0.8382
	2023	708,468	3,390,549	478.6%	314	571,001	2,732,667	478.6%	4.0%	0.8060
	2024	610,316	3,218,480	527.3%	279	472,975	2,494,216	527.3%	4.0%	0.7750
	2025	522,350	3,025,533	579.2%	246	389,235	2,254,508	579.2%	4.0%	0.7452
	2026	444,254	2,827,977	636.6%	216	318,308	2,026,248	636.6%	4.0%	0.7165
	2027	375,571	2,627,221	699.5%	188	258,747	1,810,006	699.5%	4.0%	0.6889
	2028	315,724	2,423,688	767.7%	164	209,150	1,605,560	767.7%	4.0%	0.6624
	2029	264,023	2,226,265	843.2%	142	168,174	1,418,056	843.2%	4.0%	0.6370
	2030	219,698	2,035,318	926.4%	122	134,558	1,246,567	926.4%	4.0%	0.6125
	2031	181,990	1,857,375	1020.6%	105	107,176	1,093,829	1020.6%	4.0%	0.5889
	2032	150,147	1,695,127	1129.0%	90	85,022	959,884	1129.0%	4.0%	0.5663
	2033	123,444	1,540,597	1248.0%	77	67,213	838,827	1248.0%	4.0%	0.5445
	2034	101,197	1,400,041	1383.5%	65	52,981	732,978	1383.5%	4.0%	0.5235
	2035	82,773	1,274,476	1539.7%	55	41,668	641,576	1539.7%	4.0%	0.5034
	2036	67,581	1,157,050	1712.1%	47	32,712	560,061	1712.1%	4.0%	0.4840
	2037	55,094	1,048,805	1903.6%	40	25,642	488,140	1903.6%	4.0%	0.4654
	2038	44,867	952,514	2123.0%	34	20,079	426,273	2123.0%	4.0%	0.4475
	2039	36,509	866,453	2373.2%	28	15,710	372,845	2373.2%	4.0%	0.4303
	2040	29,691	786,125	2647.7%	24	12,285	325,268	2647.7%	4.0%	0.4138
	2041	24,131	710,344	2943.7%	20	9,601	282,608	2943.7%	4.0%	0.3978
	2042	19,598	639,842	3264.8%	17	7,497	244,769	3264.8%	4.0%	0.3825
	2043	15,900	573,452	3606.5%	14	5,849	210,934	3606.5%	4.0%	0.3678
	2044	12,873	508,785	3952.4%	11	4,553	179,950	3952.4%	4.0%	0.3537
	2045	10,396	449,716	4325.9%	9	3,535	152,940	4325.9%	4.0%	0.3401
	2046	8,370	399,144	4768.7%	8	2,737	130,521	4768.7%	4.0%	0.3270
	2047	6,715	350,732	5223.2%	6	2,111	110,279	5223.2%	4.0%	0.3144
	2048	5,359	301,799	5631.3%	5	1,620	91,243	5631.3%	4.0%	0.3023
	2049	4,251	257,335	6053.7%	4	1,236	74,808	6053.7%	4.0%	0.2907
	2050	3,346	217,506	6500.3%	3	935	60,798	6500.3%	4.0%	0.2795
	2051	2,609	180,699	6927.0%	2	701	48,567	6927.0%	4.0%	0.2688
	2052	2,010	148,781	7403.8%	2	519	38,450	7403.8%	4.0%	0.2584
	2053	1,526	122,138	8001.6%	1	379	30,351	8001.6%	4.0%	0.2485
	2054	1,141	97,480	8543.6%	1	273	23,292	8543.6%	4.0%	0.2389
	2055	838	75,997	9070.7%	1	192	17,460	9070.7%	4.0%	0.2297
	2056	603	58,289	9663.0%	1	133	12,877	9663.0%	4.0%	0.2209
	2057	425	43,577	10256.3%	0	90	9,256	10256.3%	4.0%	0.2124
Past Future Lifetime	Past	34,703,603	49,063,629	141.4%	24,327	57,549,480	65,080,216	113.1%		
	Future	9,701,753	58,274,042	600.7%	4,531	7,828,932	40,835,510	521.6%		
	Lifetime	44,405,356	107,337,671	241.7%	28,858	65,378,411	105,915,726	162.0%		

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 25.9% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	566,166	0	0.0%	966	1,375,875	0	0.0%	4.4%	2.4302
	1998	1,815,395	26,789	1.5%	1,672	4,221,724	62,299	1.5%	4.4%	2.3255
	1999	2,201,764	16,417	0.7%	1,650	4,899,742	36,533	0.7%	4.4%	2.2254
	2000	2,130,992	284,577	13.4%	1,578	4,538,036	606,019	13.4%	4.4%	2.1295
	2001	2,068,627	356,878	17.3%	1,515	4,215,529	727,259	17.3%	4.4%	2.0378
	2002	2,024,594	597,091	29.5%	1,473	3,948,132	1,164,378	29.5%	4.4%	1.9501
	2003	1,976,980	766,331	38.8%	1,436	3,689,263	1,430,059	38.8%	4.4%	1.8661
	2004	1,932,938	2,148,329	111.1%	1,385	3,451,747	3,836,383	111.1%	4.4%	1.7858
	2005	1,869,786	2,028,744	108.5%	1,320	3,195,191	3,466,827	108.5%	4.4%	1.7089
	2006	1,820,040	1,723,135	94.7%	1,281	2,976,250	2,817,785	94.7%	4.4%	1.6353
	2007	1,781,809	2,904,063	163.0%	1,235	2,788,260	4,544,418	163.0%	4.4%	1.5648
	2008	1,727,887	3,632,232	210.2%	1,168	2,587,446	5,439,131	210.2%	4.3%	1.4975
	2009	1,660,479	2,954,615	177.9%	1,120	2,379,430	4,233,900	177.9%	4.3%	1.4330
	2010	1,580,467	3,098,172	196.0%	1,057	2,167,249	4,248,433	196.0%	4.3%	1.3713
	2011	1,509,076	1,702,635	112.8%	976	1,980,242	2,234,233	112.8%	4.3%	1.3122
	2012	1,471,141	4,264,240	289.9%	916	1,847,332	5,354,666	289.9%	4.2%	1.2557
	2013	1,422,433	4,051,133	284.8%	865	1,709,253	4,868,005	284.8%	4.2%	1.2016
	2014	1,332,864	3,515,406	263.7%	792	1,532,653	4,042,347	263.7%	4.1%	1.1499
Projected Future Experience	2015	1,309,972	5,663,395	432.3%	716	1,444,925	6,246,837	432.3%	4.0%	1.1030
	2016	1,262,314	5,062,206	401.0%	631	1,338,806	5,368,955	401.0%	4.0%	1.0606
	2017	1,237,880	4,267,241	344.7%	575	1,262,395	4,351,749	344.7%	4.0%	1.0198
	2018	1,241,762	3,904,962	314.5%	527	1,217,648	3,829,131	314.5%	4.0%	0.9806
	2019	1,231,198	3,856,975	313.3%	478	1,160,855	3,636,610	313.3%	4.0%	0.9429
	2020	1,267,913	3,732,927	294.4%	432	1,149,492	3,384,279	294.4%	4.0%	0.9066
	2021	1,135,832	3,614,848	318.3%	389	990,142	3,151,181	318.3%	4.0%	0.8717
	2022	991,843	3,478,059	350.7%	349	831,367	2,915,325	350.7%	4.0%	0.8382
	2023	860,171	3,326,792	386.8%	311	693,269	2,681,281	386.8%	4.0%	0.8060
	2024	741,001	3,156,077	425.9%	276	574,252	2,445,856	425.9%	4.0%	0.7750
	2025	634,200	2,965,174	467.5%	243	472,581	2,209,531	467.5%	4.0%	0.7452
	2026	539,381	2,770,057	513.6%	214	386,467	1,984,748	513.6%	4.0%	0.7165
	2027	455,991	2,572,093	564.1%	187	314,152	1,772,026	564.1%	4.0%	0.6889
	2028	383,330	2,371,708	618.7%	162	253,935	1,571,126	618.7%	4.0%	0.6624
	2029	320,558	2,177,537	679.3%	140	204,185	1,387,018	679.3%	4.0%	0.6370
	2030	266,742	1,989,921	746.0%	121	163,371	1,218,763	746.0%	4.0%	0.6125
	2031	220,959	1,815,216	821.5%	104	130,125	1,069,001	821.5%	4.0%	0.5889
	2032	182,298	1,656,018	908.4%	89	103,228	937,738	908.4%	4.0%	0.5663
	2033	149,877	1,504,523	1003.8%	76	81,605	819,185	1003.8%	4.0%	0.5445
	2034	122,867	1,366,806	1112.4%	65	64,326	715,578	1112.4%	4.0%	0.5235
	2035	100,497	1,243,833	1237.7%	55	50,591	626,150	1237.7%	4.0%	0.5034
	2036	82,052	1,128,906	1375.8%	47	39,717	546,438	1375.8%	4.0%	0.4840
	2037	66,892	1,023,026	1529.4%	39	31,133	476,142	1529.4%	4.0%	0.4654
	2038	54,474	928,886	1705.2%	33	24,378	415,699	1705.2%	4.0%	0.4475
	2039	44,327	844,781	1905.8%	28	19,074	363,519	1905.8%	4.0%	0.4303
	2040	36,049	766,316	2125.8%	24	14,916	317,072	2125.8%	4.0%	0.4138
	2041	29,298	692,328	2363.0%	20	11,656	275,441	2363.0%	4.0%	0.3978
	2042	23,795	623,524	2620.4%	16	9,103	238,526	2620.4%	4.0%	0.3825
	2043	19,305	558,756	2894.4%	14	7,101	205,528	2894.4%	4.0%	0.3678
	2044	15,629	495,693	3171.5%	11	5,528	175,319	3171.5%	4.0%	0.3537
	2045	12,622	438,102	3471.0%	9	4,292	148,990	3471.0%	4.0%	0.3401
	2046	10,162	388,801	3825.9%	8	3,323	127,139	3825.9%	4.0%	0.3270
	2047	8,153	341,618	4190.2%	6	2,563	107,413	4190.2%	4.0%	0.3144
	2048	6,507	293,938	4517.3%	5	1,967	88,867	4517.3%	4.0%	0.3023
	2049	5,161	250,619	4855.9%	4	1,500	72,856	4855.9%	4.0%	0.2907
	2050	4,063	211,820	5213.9%	3	1,136	59,208	5213.9%	4.0%	0.2795
	2051	3,167	175,968	5556.0%	2	851	47,295	5556.0%	4.0%	0.2688
	2052	2,440	144,879	5938.1%	2	631	37,442	5938.1%	4.0%	0.2584
	2053	1,853	118,930	6417.3%	1	461	29,554	6417.3%	4.0%	0.2485
	2054	1,385	94,916	6851.8%	1	331	22,679	6851.8%	4.0%	0.2389
	2055	1,017	73,996	7274.2%	1	234	17,000	7274.2%	4.0%	0.2297
	2056	732	56,752	7748.9%	1	162	12,537	7748.9%	4.0%	0.2209
	2057	516	42,426	8224.5%	0	110	9,012	8224.5%	4.0%	0.2124
Past Future Lifetime										
	Past	34,703,603	49,063,629	141.4%	24,327	57,549,480	65,080,216	113.1%		
	Future	11,276,022	57,198,509	507.3%	4,493	9,021,757	40,148,204	445.0%		
	Lifetime	45,979,625	106,262,138	231.1%	28,820	66,571,237	105,228,420	158.1%		

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1997	892,513	0	0.0%	0.0%	2,168,950	0	0.0%	0.0%	4.4%	2.4302
	1998	2,016,028	6,979	0.3%	0.2%	4,688,301	16,229	0.3%	0.2%	4.4%	2.3255
	1999	2,179,762	32,515	1.5%	0.8%	4,850,780	72,358	1.5%	0.8%	4.4%	2.2254
	2000	2,104,629	56,681	2.7%	1.3%	4,481,895	120,705	2.7%	1.3%	4.4%	2.1295
	2001	2,049,684	131,063	6.4%	2.5%	4,176,927	267,086	6.4%	2.3%	4.4%	2.0378
	2002	2,014,854	226,220	11.2%	4.0%	3,929,137	441,147	11.2%	3.8%	4.4%	1.9501
	2003	1,965,471	472,541	24.0%	7.0%	3,667,786	881,814	24.0%	6.4%	4.4%	1.8661
	2004	1,915,089	616,425	32.2%	10.2%	3,419,873	1,100,782	32.2%	9.2%	4.4%	1.7858
	2005	1,857,815	798,482	43.0%	13.8%	3,174,732	1,364,489	43.0%	12.3%	4.4%	1.7089
	2006	1,807,620	676,228	37.4%	16.0%	2,955,939	1,105,812	37.4%	14.3%	4.4%	1.6353
	2007	1,767,126	535,805	30.3%	17.3%	2,765,284	838,454	30.3%	15.4%	4.4%	1.5648
	2008	1,706,860	2,792,274	163.6%	28.5%	2,555,958	4,181,326	163.6%	24.3%	4.3%	1.4975
	2009	1,652,037	3,663,197	221.7%	41.8%	2,367,334	5,249,282	221.7%	34.6%	4.3%	1.4330
	2010	1,553,074	3,641,555	234.5%	53.6%	2,129,686	4,993,559	234.5%	43.6%	4.3%	1.3713
	2011	1,489,359	3,103,159	208.4%	62.1%	1,954,369	4,072,031	208.4%	50.1%	4.3%	1.3122
	2012	1,477,393	3,163,351	214.1%	70.0%	1,855,183	3,972,265	214.1%	56.1%	4.2%	1.2557
	2013	1,404,676	3,488,331	248.3%	78.4%	1,687,915	4,191,718	248.3%	62.2%	4.2%	1.2016
	2014	1,334,393	3,895,876	292.0%	87.5%	1,534,412	4,479,848	292.0%	68.7%	4.1%	1.1499
	2015	1,307,178	4,165,793	318.7%	96.8%	1,441,844	4,594,953	318.7%	75.2%	4.0%	1.1030
Projected Future Experience	2016	1,241,428	4,480,203	360.9%	106.5%	1,316,653	4,751,686	360.9%	81.7%	4.0%	1.0606
	2017	1,257,417	4,488,817	357.0%	115.5%	1,282,319	4,577,714	357.0%	87.8%	4.0%	1.0198
	2018	1,233,769	5,515,911	447.1%	126.8%	1,209,810	5,408,795	447.1%	95.1%	4.0%	0.9806
	2019	1,167,909	5,535,638	474.0%	137.7%	1,101,182	5,219,365	474.0%	102.0%	4.0%	0.9429
	2020	1,035,533	5,289,293	510.8%	147.7%	938,816	4,795,284	510.8%	108.2%	4.0%	0.9066
	2021	908,866	4,409,913	485.2%	155.5%	792,288	3,844,265	485.2%	113.0%	4.0%	0.8717
	2022	792,132	4,161,163	525.3%	162.8%	663,969	3,487,905	525.3%	117.3%	4.0%	0.8382
	2023	685,651	3,914,329	570.9%	169.7%	552,611	3,154,815	570.9%	121.2%	4.0%	0.8060
	2024	589,508	3,737,160	633.9%	176.3%	456,849	2,896,177	633.9%	124.9%	4.0%	0.7750
	2025	503,528	3,551,290	705.3%	182.6%	375,209	2,646,282	705.3%	128.3%	4.0%	0.7452
	2026	427,381	3,355,845	785.2%	188.7%	306,219	2,404,465	785.2%	131.4%	4.0%	0.7165
	2027	360,588	3,155,261	875.0%	194.5%	248,424	2,173,795	875.0%	134.2%	4.0%	0.6889
	2028	302,536	2,949,861	975.0%	200.0%	200,414	1,954,121	975.0%	136.8%	4.0%	0.6624
	2029	252,498	2,741,609	1085.8%	205.2%	160,833	1,746,313	1085.8%	139.1%	4.0%	0.6370
	2030	209,706	2,534,862	1208.8%	210.0%	128,438	1,552,521	1208.8%	141.2%	4.0%	0.6125
	2031	173,393	2,335,226	1346.8%	214.5%	102,113	1,375,241	1346.8%	143.1%	4.0%	0.5889
	2032	142,807	2,145,749	1502.6%	218.7%	80,866	1,215,054	1502.6%	144.8%	4.0%	0.5663
	2033	117,228	1,967,146	1678.1%	222.6%	63,828	1,071,075	1678.1%	146.3%	4.0%	0.5445
	2034	95,971	1,799,882	1875.4%	226.3%	50,245	942,310	1875.4%	147.6%	4.0%	0.5235
	2035	78,407	1,645,361	2098.5%	229.6%	39,470	828,281	2098.5%	148.7%	4.0%	0.5034
	2036	63,948	1,503,494	2351.1%	232.7%	30,954	727,754	2351.1%	149.8%	4.0%	0.4840
	2037	52,082	1,372,412	2635.1%	235.5%	24,240	638,755	2635.1%	150.7%	4.0%	0.4654
	2038	42,380	1,251,738	2953.6%	238.1%	18,966	560,183	2953.6%	151.5%	4.0%	0.4475
	2039	34,459	1,141,357	3312.2%	240.5%	14,828	491,139	3312.2%	152.2%	4.0%	0.4303
	2040	28,004	1,040,236	3714.6%	242.7%	11,587	430,409	3714.6%	152.8%	4.0%	0.4138
	2041	22,742	946,986	4164.1%	244.7%	9,048	376,756	4164.1%	153.4%	4.0%	0.3978
	2042	18,454	860,434	4662.5%	246.5%	7,060	329,155	4662.5%	153.9%	4.0%	0.3825
	2043	14,959	779,625	5211.7%	248.2%	5,502	286,771	5211.7%	154.3%	4.0%	0.3678
	2044	12,099	703,029	5810.7%	249.7%	4,279	248,651	5810.7%	154.7%	4.0%	0.3537
	2045	9,760	630,411	6458.9%	251.1%	3,319	214,391	6458.9%	155.0%	4.0%	0.3401
	2046	7,851	563,416	7176.1%	252.3%	2,567	184,238	7176.1%	155.2%	4.0%	0.3270
	2047	6,293	502,156	7979.5%	253.4%	1,979	157,890	7979.5%	155.5%	4.0%	0.3144
	2048	5,017	444,922	8868.6%	254.4%	1,517	134,514	8868.6%	155.7%	4.0%	0.3023
	2049	3,973	390,683	9832.6%	255.2%	1,155	113,573	9832.6%	155.9%	4.0%	0.2907
	2050	3,123	339,971	10887.0%	256.0%	873	95,030	10887.0%	156.0%	4.0%	0.2795
	2051	2,430	292,888	12053.9%	256.6%	653	78,720	12053.9%	156.1%	4.0%	0.2688
	2052	1,867	249,504	13362.3%	257.2%	483	64,480	13362.3%	156.2%	4.0%	0.2584
	2053	1,414	210,502	14883.9%	257.7%	351	52,309	14883.9%	156.3%	4.0%	0.2485
	2054	1,054	175,999	16700.9%	258.0%	252	42,053	16700.9%	156.3%	4.0%	0.2389
	2055	771	145,346	18855.7%	258.4%	177	33,393	18855.7%	156.4%	4.0%	0.2297
	2056	553	118,516	21436.7%	258.6%	122	26,181	21436.7%	156.4%	4.0%	0.2209
	2057	388	95,347	24592.4%	258.8%	82	20,253	24592.4%	156.5%	4.0%	0.2124
Past Future Lifetime											
	Past	34,994,406	40,435,496	115.5%		58,405,278	51,273,258	87.8%			
	Future Lifetime	9,411,031 44,405,437	74,504,472 114,939,968	791.7% 258.8%		7,611,579 66,016,857	52,022,664 103,295,922	683.5% 156.5%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 25.9% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1997	892,513	0	0.0%	0.0%	2,168,950	0	0.0%	0.0%	4.4%	2.4302
	1998	2,016,028	6,979	0.3%	0.2%	4,688,301	16,229	0.3%	0.2%	4.4%	2.3255
	1999	2,179,762	32,515	1.5%	0.8%	4,850,780	72,358	1.5%	0.8%	4.4%	2.2254
	2000	2,104,629	56,681	2.7%	1.3%	4,481,895	120,705	2.7%	1.3%	4.4%	2.1295
	2001	2,049,684	131,063	6.4%	2.5%	4,176,927	267,086	6.4%	2.3%	4.4%	2.0378
	2002	2,014,854	226,220	11.2%	4.0%	3,929,137	441,147	11.2%	3.8%	4.4%	1.9501
	2003	1,965,471	472,541	24.0%	7.0%	3,667,786	881,814	24.0%	6.4%	4.4%	1.8661
	2004	1,915,089	616,425	32.2%	10.2%	3,419,873	1,100,782	32.2%	9.2%	4.4%	1.7858
	2005	1,857,815	798,482	43.0%	13.8%	3,174,732	1,364,489	43.0%	12.3%	4.4%	1.7089
	2006	1,807,620	676,228	37.4%	16.0%	2,955,939	1,105,812	37.4%	14.3%	4.4%	1.6353
	2007	1,767,126	535,805	30.3%	17.3%	2,765,284	838,454	30.3%	15.4%	4.4%	1.5648
	2008	1,706,860	2,792,274	163.6%	28.5%	2,555,958	4,181,326	163.6%	24.3%	4.3%	1.4975
	2009	1,652,037	3,663,197	221.7%	41.8%	2,367,334	5,249,282	221.7%	34.6%	4.3%	1.4330
	2010	1,553,074	3,641,555	234.5%	53.6%	2,129,686	4,993,559	234.5%	43.6%	4.3%	1.3713
	2011	1,489,359	3,103,159	208.4%	62.1%	1,954,369	4,072,031	208.4%	50.1%	4.3%	1.3122
	2012	1,477,393	3,163,351	214.1%	70.0%	1,855,183	3,972,265	214.1%	56.1%	4.2%	1.2557
	2013	1,404,676	3,488,331	248.3%	78.4%	1,687,915	4,191,718	248.3%	62.2%	4.2%	1.2016
	2014	1,334,393	3,895,876	292.0%	87.5%	1,534,412	4,479,848	292.0%	68.7%	4.1%	1.1499
Projected Future Experience	2015	1,307,178	4,165,793	318.7%	96.8%	1,441,844	4,594,953	318.7%	75.2%	4.0%	1.1030
	2016	1,241,428	4,480,203	360.9%	106.5%	1,316,653	4,751,686	360.9%	81.7%	4.0%	1.0606
	2017	1,257,417	4,488,817	357.0%	115.5%	1,282,319	4,577,714	357.0%	87.8%	4.0%	1.0198
	2018	1,233,842	5,515,911	447.1%	126.8%	1,209,881	5,408,795	447.1%	95.1%	4.0%	0.9806
	2019	1,248,189	5,533,441	443.3%	137.4%	1,176,875	5,217,294	443.3%	101.8%	4.0%	0.9429
	2020	1,250,099	5,272,849	421.8%	146.6%	1,133,342	4,780,375	421.8%	107.7%	4.0%	0.9066
	2021	1,103,526	4,374,194	396.4%	153.5%	961,980	3,813,127	396.4%	112.1%	4.0%	0.8717
	2022	961,787	4,110,029	427.3%	159.9%	806,174	3,445,044	427.3%	116.1%	4.0%	0.8382
	2023	832,496	3,854,868	463.0%	166.0%	670,964	3,106,892	463.0%	119.7%	4.0%	0.8060
	2024	715,760	3,674,206	513.3%	171.9%	554,691	2,847,389	513.3%	123.1%	4.0%	0.7750
	2025	611,365	3,487,409	570.4%	177.5%	455,565	2,598,681	570.4%	126.2%	4.0%	0.7452
	2026	518,908	3,292,813	634.6%	183.0%	371,798	2,359,303	634.6%	129.1%	4.0%	0.7165
	2027	437,810	3,093,897	706.7%	188.2%	301,626	2,131,518	706.7%	131.7%	4.0%	0.6889
	2028	367,325	2,890,747	787.0%	193.2%	243,333	1,914,962	787.0%	134.1%	4.0%	0.6624
	2029	306,571	2,685,205	875.9%	197.9%	195,276	1,710,385	875.9%	136.3%	4.0%	0.6370
	2030	254,614	2,481,470	974.6%	202.3%	155,943	1,519,820	974.6%	138.2%	4.0%	0.6125
	2031	210,525	2,284,991	1085.4%	206.4%	123,980	1,345,657	1085.4%	140.0%	4.0%	0.5889
	2032	173,388	2,098,692	1210.4%	210.3%	98,183	1,188,407	1210.4%	141.6%	4.0%	0.5663
	2033	142,331	1,923,232	1351.2%	213.9%	77,497	1,047,164	1351.2%	143.0%	4.0%	0.5445
	2034	116,522	1,759,038	1509.6%	217.2%	61,004	920,927	1509.6%	144.2%	4.0%	0.5235
	2035	95,197	1,607,454	1688.6%	220.2%	47,922	809,199	1688.6%	145.3%	4.0%	0.5034
	2036	77,642	1,468,365	1891.2%	223.1%	37,582	710,750	1891.2%	146.3%	4.0%	0.4840
	2037	63,235	1,339,929	2119.0%	225.7%	29,431	623,637	2119.0%	147.2%	4.0%	0.4654
	2038	51,455	1,221,760	2374.4%	228.1%	23,027	546,767	2374.4%	147.9%	4.0%	0.4475
	2039	41,838	1,113,726	2662.0%	230.3%	18,004	479,249	2662.0%	148.6%	4.0%	0.4303
	2040	34,001	1,014,805	2984.7%	232.4%	14,068	419,887	2984.7%	149.2%	4.0%	0.4138
	2041	27,612	923,629	3345.1%	234.3%	10,985	367,463	3345.1%	149.7%	4.0%	0.3978
	2042	22,406	839,043	3744.7%	236.0%	8,571	320,972	3744.7%	150.2%	4.0%	0.3825
	2043	18,162	760,106	4185.1%	237.5%	6,681	279,592	4185.1%	150.6%	4.0%	0.3678
	2044	14,690	685,314	4665.3%	239.0%	5,195	242,385	4665.3%	150.9%	4.0%	0.3537
	2045	11,850	614,427	5184.9%	240.2%	4,030	208,955	5184.9%	151.2%	4.0%	0.3401
	2046	9,533	549,062	5759.9%	241.4%	3,117	179,544	5759.9%	151.5%	4.0%	0.3270
	2047	7,641	489,308	6404.0%	242.4%	2,402	153,850	6404.0%	151.7%	4.0%	0.3144
	2048	6,091	433,496	7116.9%	243.3%	1,842	131,059	7116.9%	151.9%	4.0%	0.3023
	2049	4,824	380,618	7889.8%	244.1%	1,402	110,647	7889.8%	152.1%	4.0%	0.2907
	2050	3,791	331,189	8735.3%	244.8%	1,060	92,575	8735.3%	152.2%	4.0%	0.2795
	2051	2,950	285,304	9671.0%	245.4%	793	76,682	9671.0%	152.3%	4.0%	0.2688
	2052	2,267	243,031	10720.1%	245.9%	586	62,807	10720.1%	152.4%	4.0%	0.2584
	2053	1,717	205,031	11940.3%	246.4%	427	50,949	11940.3%	152.5%	4.0%	0.2485
	2054	1,279	171,417	13397.3%	246.7%	306	40,958	13397.3%	152.5%	4.0%	0.2389
	2055	936	141,557	15125.3%	247.0%	215	32,522	15125.3%	152.6%	4.0%	0.2297
	2056	671	115,421	17195.1%	247.3%	148	25,498	17195.1%	152.6%	4.0%	0.2209
	2057	471	92,855	19725.8%	247.5%	100	19,724	19725.8%	152.7%	4.0%	0.2124
	Past	34,994,406	40,435,496	115.5%		58,405,278	51,273,258	87.8%			
	Future	10,985,317	73,359,839	667.8%		8,816,006	51,341,415	582.4%			
	Lifetime	45,979,723	113,795,335	247.5%		67,221,284	102,614,673	152.7%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	57,665	0	0.0%	98	140,134	0	0.0%	4.4%	2.4302
	1998	176,798	0	0.0%	159	411,146	0	0.0%	4.4%	2.3255
	1999	200,510	0	0.0%	153	446,208	0	0.0%	4.4%	2.2254
	2000	195,423	0	0.0%	150	416,161	0	0.0%	4.4%	2.1295
	2001	192,213	0	0.0%	145	391,700	0	0.0%	4.4%	2.0378
	2002	190,492	5,056	2.7%	140	371,475	9,860	2.7%	4.4%	1.9501
	2003	186,105	0	0.0%	137	347,293	0	0.0%	4.4%	1.8661
	2004	182,182	628,943	345.2%	132	325,331	1,123,136	345.2%	4.4%	1.7858
	2005	175,136	71,161	40.6%	124	299,281	121,604	40.6%	4.4%	1.7089
	2006	171,896	231,447	134.6%	122	281,096	378,478	134.6%	4.4%	1.6353
	2007	170,717	1,083,916	634.9%	119	267,146	1,696,164	634.9%	4.4%	1.5648
	2008	166,064	11,506	6.9%	112	248,674	17,229	6.9%	4.3%	1.4975
	2009	162,493	256,341	157.8%	109	232,849	367,332	157.8%	4.3%	1.4330
	2010	153,853	1,534	1.0%	101	210,974	2,104	1.0%	4.3%	1.3713
	2011	147,159	163,083	110.8%	97	193,105	214,001	110.8%	4.3%	1.3122
	2012	149,255	431,628	289.2%	92	187,421	542,002	289.2%	4.2%	1.2557
	2013	141,261	73,545	52.1%	86	169,745	88,375	52.1%	4.2%	1.2016
	2014	135,235	469,913	347.5%	82	155,506	540,350	347.5%	4.1%	1.1499
Projected Future Experience	2015	143,036	86,878	60.7%	77	157,771	95,828	60.7%	4.0%	1.1030
	2016	134,138	634,056	472.7%	66	142,267	672,478	472.7%	4.0%	1.0606
	2017	126,869	518,140	408.4%	59	129,381	528,401	408.4%	4.0%	1.0198
	2018	125,703	389,874	310.2%	54	123,262	382,303	310.2%	4.0%	0.9806
	2019	120,540	386,269	320.4%	49	113,653	364,200	320.4%	4.0%	0.9429
	2020	108,004	374,629	346.9%	44	97,917	339,639	346.9%	4.0%	0.9066
	2021	94,987	357,635	376.5%	39	82,803	311,762	376.5%	4.0%	0.8717
	2022	82,871	338,685	408.7%	35	69,463	283,887	408.7%	4.0%	0.8382
	2023	71,704	317,928	443.4%	31	57,791	256,239	443.4%	4.0%	0.8060
	2024	61,516	294,864	479.3%	27	47,673	228,510	479.3%	4.0%	0.7750
	2025	52,320	269,632	515.4%	24	38,987	200,919	515.4%	4.0%	0.7452
	2026	44,105	243,780	552.7%	20	31,601	174,669	552.7%	4.0%	0.7165
	2027	36,849	216,547	587.7%	18	25,387	149,188	587.7%	4.0%	0.6889
	2028	30,509	190,739	625.2%	15	20,211	126,354	625.2%	4.0%	0.6624
	2029	25,035	166,358	664.5%	13	15,946	105,965	664.5%	4.0%	0.6370
	2030	20,369	142,948	701.8%	11	12,475	87,551	701.8%	4.0%	0.6125
	2031	16,446	122,025	742.0%	9	9,685	71,862	742.0%	4.0%	0.5889
	2032	13,189	103,032	781.2%	7	7,468	58,343	781.2%	4.0%	0.5663
	2033	10,513	85,843	816.5%	6	5,724	46,740	816.5%	4.0%	0.5445
	2034	8,331	70,992	852.2%	5	4,361	37,167	852.2%	4.0%	0.5235
	2035	6,564	57,888	881.9%	4	3,304	29,141	881.9%	4.0%	0.5034
	2036	5,140	46,292	900.7%	3	2,488	22,407	900.7%	4.0%	0.4840
	2037	3,994	36,712	919.2%	2	1,859	17,087	919.2%	4.0%	0.4654
	2038	3,073	29,121	947.7%	2	1,375	13,032	947.7%	4.0%	0.4475
	2039	2,336	22,794	975.7%	1	1,005	9,809	975.7%	4.0%	0.4303
	2040	1,751	17,461	997.0%	1	725	7,225	997.0%	4.0%	0.4138
	2041	1,291	13,214	1023.3%	1	514	5,257	1023.3%	4.0%	0.3978
	2042	934	9,604	1028.6%	1	357	3,674	1028.6%	4.0%	0.3825
	2043	660	6,812	1032.4%	0	243	2,506	1032.4%	4.0%	0.3678
	2044	454	4,704	1036.1%	0	161	1,664	1036.1%	4.0%	0.3537
	2045	304	3,145	1034.3%	0	103	1,070	1034.3%	4.0%	0.3401
	2046	198	2,039	1030.4%	0	65	667	1030.4%	4.0%	0.3270
	2047	125	1,285	1026.7%	0	39	404	1026.7%	4.0%	0.3144
	2048	77	788	1023.6%	0	23	238	1023.6%	4.0%	0.3023
	2049	46	469	1014.4%	0	13	136	1014.4%	4.0%	0.2907
	2050	27	272	996.4%	0	8	76	996.4%	4.0%	0.2795
	2051	16	154	970.0%	0	4	41	970.0%	4.0%	0.2688
	2052	9	85	923.4%	0	2	22	923.4%	4.0%	0.2584
	2053	5	45	852.9%	0	1	11	852.9%	4.0%	0.2485
	2054	3	23	754.4%	0	1	6	754.4%	4.0%	0.2389
	2055	2	11	633.0%	0	0	3	633.0%	4.0%	0.2297
	2056	1	5	531.2%	0	0	1	531.2%	4.0%	0.2209
	2057	0	2	488.3%	0	0	0	488.3%	4.0%	0.2124
	Past	3,358,496	4,667,148	139.0%	2,360	5,524,664	6,397,341	115.8%		
	Future	950,001	4,324,707	455.2%	422	776,699	3,339,775	430.0%		
	Lifetime	4,308,497	8,991,854	208.7%	2,782	6,301,363	9,737,116	154.5%		

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 25.9% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1997	57,665	0	0.0%	98	140,134	0	0.0%	4.4%	2.4302
	1998	176,798	0	0.0%	159	411,146	0	0.0%	4.4%	2.3255
	1999	200,510	0	0.0%	153	446,208	0	0.0%	4.4%	2.2254
	2000	195,423	0	0.0%	150	416,161	0	0.0%	4.4%	2.1295
	2001	192,213	0	0.0%	145	391,700	0	0.0%	4.4%	2.0378
	2002	190,492	5,056	2.7%	140	371,475	9,860	2.7%	4.4%	1.9501
	2003	186,105	0	0.0%	137	347,293	0	0.0%	4.4%	1.8661
	2004	182,182	628,943	345.2%	132	325,331	1,123,136	345.2%	4.4%	1.7858
	2005	175,136	71,161	40.6%	124	299,281	121,604	40.6%	4.4%	1.7089
	2006	171,896	231,447	134.6%	122	281,096	378,478	134.6%	4.4%	1.6353
	2007	170,717	1,083,916	634.9%	119	267,146	1,696,164	634.9%	4.4%	1.5648
	2008	166,064	11,506	6.9%	112	248,674	17,229	6.9%	4.3%	1.4975
	2009	162,493	256,341	157.8%	109	232,849	367,332	157.8%	4.3%	1.4330
	2010	153,853	1,534	1.0%	101	210,974	2,104	1.0%	4.3%	1.3713
	2011	147,159	163,083	110.8%	97	193,105	214,001	110.8%	4.3%	1.3122
	2012	149,255	431,628	289.2%	92	187,421	542,002	289.2%	4.2%	1.2557
	2013	141,261	73,545	52.1%	86	169,745	88,375	52.1%	4.2%	1.2016
	2014	135,235	469,913	347.5%	82	155,506	540,350	347.5%	4.1%	1.1499
Projected Future Experience	2015	143,036	86,878	60.7%	77	157,771	95,828	60.7%	4.0%	1.1030
	2016	134,138	634,056	472.7%	66	142,267	672,478	472.7%	4.0%	1.0606
	2017	126,869	518,140	408.4%	59	129,381	528,401	408.4%	4.0%	1.0198
	2018	125,703	389,874	310.2%	54	123,262	382,303	310.2%	4.0%	0.9806
	2019	124,845	385,104	308.5%	49	117,712	363,101	308.5%	4.0%	0.9429
	2020	128,537	368,752	286.9%	44	116,532	334,312	286.9%	4.0%	0.9066
	2021	115,326	351,288	304.6%	39	100,533	306,229	304.6%	4.0%	0.8717
	2022	100,616	332,508	330.5%	35	84,337	278,709	330.5%	4.0%	0.8382
	2023	87,058	311,991	358.4%	31	70,166	251,454	358.4%	4.0%	0.8060
	2024	74,688	289,237	387.3%	27	57,881	224,149	387.3%	4.0%	0.7750
	2025	63,523	264,380	416.2%	23	47,335	197,006	416.2%	4.0%	0.7452
	2026	53,549	238,948	446.2%	20	38,368	171,206	446.2%	4.0%	0.7165
	2027	44,740	212,191	474.3%	17	30,823	146,187	474.3%	4.0%	0.6889
	2028	37,042	186,852	504.4%	15	24,538	123,779	504.4%	4.0%	0.6624
	2029	30,395	162,932	536.0%	12	19,361	103,782	536.0%	4.0%	0.6370
	2030	24,730	139,978	566.0%	10	15,146	85,732	566.0%	4.0%	0.6125
	2031	19,967	119,469	598.3%	9	11,759	70,357	598.3%	4.0%	0.5889
	2032	16,013	100,857	629.8%	7	9,068	57,112	629.8%	4.0%	0.5663
	2033	12,764	84,019	658.2%	6	6,950	45,747	658.2%	4.0%	0.5445
	2034	10,114	69,473	686.9%	5	5,295	36,372	686.9%	4.0%	0.5235
	2035	7,969	56,641	710.8%	4	4,012	28,513	710.8%	4.0%	0.5034
	2036	6,240	45,291	725.8%	3	3,021	21,923	725.8%	4.0%	0.4840
	2037	4,849	35,916	740.7%	2	2,257	16,716	740.7%	4.0%	0.4654
	2038	3,731	28,488	763.6%	2	1,670	12,749	763.6%	4.0%	0.4475
	2039	2,837	22,298	786.1%	1	1,221	9,595	786.1%	4.0%	0.4303
	2040	2,126	17,079	803.2%	1	880	7,067	803.2%	4.0%	0.4138
	2041	1,568	12,924	824.4%	1	624	5,142	824.4%	4.0%	0.3978
	2042	1,134	9,393	828.6%	1	434	3,593	828.6%	4.0%	0.3825
	2043	801	6,662	831.6%	0	295	2,451	831.6%	4.0%	0.3678
	2044	551	4,601	834.5%	0	195	1,627	834.5%	4.0%	0.3537
	2045	369	3,076	833.1%	0	126	1,046	833.1%	4.0%	0.3401
	2046	240	1,994	829.9%	0	79	652	829.9%	4.0%	0.3270
	2047	152	1,257	826.9%	0	48	395	826.9%	4.0%	0.3144
	2048	93	770	824.4%	0	28	233	824.4%	4.0%	0.3023
	2049	56	459	817.0%	0	16	133	817.0%	4.0%	0.2907
	2050	33	266	802.5%	0	9	74	802.5%	4.0%	0.2795
	2051	19	150	781.2%	0	5	40	781.2%	4.0%	0.2688
	2052	11	83	743.7%	0	3	21	743.7%	4.0%	0.2584
	2053	6	44	686.9%	0	2	11	686.9%	4.0%	0.2485
	2054	4	23	607.6%	0	1	5	607.6%	4.0%	0.2389
	2055	2	11	509.7%	0	0	3	509.7%	4.0%	0.2297
	2056	1	5	427.7%	0	0	1	427.7%	4.0%	0.2209
	2057	0	2	393.0%	0	0	0	393.0%	4.0%	0.2124
	Past	3,358,496	4,667,148	139.0%	2,360	5,524,664	6,397,341	115.8%		
	Future	1,102,405	4,255,285	386.0%	419	893,989	3,289,529	368.0%		
	Lifetime	4,460,902	8,922,433	200.0%	2,779	6,418,653	9,686,870	150.9%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1997	93,124	0	0.0%	0.0%	226,305	0	0.0%	0.0%	4.4%	2.4302
	1998	191,917	0	0.0%	0.0%	446,307	0	0.0%	0.0%	4.4%	2.3255
	1999	197,808	0	0.0%	0.0%	440,197	0	0.0%	0.0%	4.4%	2.2254
	2000	193,886	0	0.0%	0.0%	412,889	0	0.0%	0.0%	4.4%	2.1295
	2001	190,970	0	0.0%	0.0%	389,166	0	0.0%	0.0%	4.4%	2.0378
	2002	188,624	5,088	2.7%	0.5%	367,834	9,922	2.7%	0.4%	4.4%	1.9501
	2003	185,439	0	0.0%	0.4%	346,049	0	0.0%	0.4%	4.4%	1.8661
	2004	181,639	108,863	59.9%	8.0%	324,362	194,402	59.9%	6.9%	4.4%	1.7858
	2005	174,455	146,707	84.1%	16.3%	298,118	250,701	84.1%	14.0%	4.4%	1.7089
	2006	171,909	103,388	60.1%	20.6%	281,118	169,068	60.1%	17.7%	4.4%	1.6353
	2007	169,162	14,380	8.5%	19.5%	264,713	22,502	8.5%	17.0%	4.4%	1.5648
	2008	163,693	373,207	228.0%	35.7%	245,125	558,863	228.0%	29.8%	4.3%	1.4975
	2009	163,769	561,180	342.7%	57.9%	234,678	804,159	342.7%	47.0%	4.3%	1.4330
	2010	150,157	467,300	311.2%	73.7%	205,906	640,796	311.2%	59.1%	4.3%	1.3713
	2011	148,858	252,364	169.5%	79.2%	195,334	331,157	169.5%	63.7%	4.3%	1.3122
	2012	148,722	328,472	220.9%	87.0%	186,752	412,467	220.9%	69.8%	4.2%	1.2557
	2013	140,590	367,041	261.1%	95.6%	168,939	441,052	261.1%	76.2%	4.2%	1.2016
	2014	137,094	352,693	257.3%	103.0%	157,644	405,560	257.3%	81.7%	4.1%	1.1499
	2015	147,022	365,812	248.8%	109.8%	162,168	403,498	248.8%	86.7%	4.0%	1.1030
Projected Future Experience	2016	125,327	254,668	203.2%	113.4%	132,922	270,100	203.2%	89.6%	4.0%	1.0606
	2017	127,337	297,744	233.8%	117.9%	129,859	303,640	233.8%	92.9%	4.0%	1.0198
	2018	124,629	480,695	385.7%	127.4%	122,209	471,360	385.7%	99.1%	4.0%	0.9806
	2019	118,173	519,485	439.6%	137.6%	111,422	489,805	439.6%	105.6%	4.0%	0.9429
	2020	104,738	505,274	482.4%	147.2%	94,955	458,082	482.4%	111.6%	4.0%	0.9066
	2021	91,886	417,232	454.1%	154.6%	80,100	363,715	454.1%	116.2%	4.0%	0.8717
	2022	79,965	394,320	493.1%	161.5%	67,027	330,521	493.1%	120.3%	4.0%	0.8382
	2023	69,017	368,115	533.4%	167.9%	55,625	296,688	533.4%	124.1%	4.0%	0.8060
	2024	59,054	347,494	588.4%	174.1%	45,765	269,296	588.4%	127.5%	4.0%	0.7750
	2025	50,090	324,490	647.8%	179.9%	37,325	241,797	647.8%	130.6%	4.0%	0.7452
	2026	42,117	299,668	711.5%	185.3%	30,177	214,712	711.5%	133.4%	4.0%	0.7165
	2027	35,097	273,684	779.8%	190.3%	24,180	188,553	779.8%	135.9%	4.0%	0.6889
	2028	28,984	246,888	851.8%	194.9%	19,200	163,550	851.8%	138.1%	4.0%	0.6624
	2029	23,722	220,305	928.7%	199.0%	15,110	140,327	928.7%	140.0%	4.0%	0.6370
	2030	19,253	194,658	1011.1%	202.7%	11,792	119,222	1011.1%	141.6%	4.0%	0.6125
	2031	15,507	170,350	1098.6%	206.0%	9,132	100,321	1098.6%	143.0%	4.0%	0.5889
	2032	12,406	147,837	1191.7%	208.8%	7,025	83,714	1191.7%	144.1%	4.0%	0.5663
	2033	9,864	127,252	1290.0%	211.3%	5,371	69,287	1290.0%	145.1%	4.0%	0.5445
	2034	7,793	108,624	1393.8%	213.5%	4,080	56,869	1393.8%	145.9%	4.0%	0.5235
	2035	6,118	91,959	1503.0%	215.3%	3,080	46,292	1503.0%	146.6%	4.0%	0.5034
	2036	4,770	77,072	1615.7%	216.9%	2,309	37,306	1615.7%	147.1%	4.0%	0.4840
	2037	3,686	63,882	1732.9%	218.2%	1,716	29,732	1732.9%	147.5%	4.0%	0.4654
	2038	2,817	52,454	1862.3%	219.3%	1,260	23,474	1862.3%	147.9%	4.0%	0.4475
	2039	2,124	42,736	2012.4%	220.1%	914	18,390	2012.4%	148.1%	4.0%	0.4303
	2040	1,577	34,496	2187.8%	220.9%	652	14,273	2187.8%	148.4%	4.0%	0.4138
	2041	1,150	27,554	2395.3%	221.4%	458	10,962	2395.3%	148.5%	4.0%	0.3978
	2042	822	21,766	2647.3%	221.9%	315	8,326	2647.3%	148.6%	4.0%	0.3825
	2043	573	16,937	2955.6%	222.3%	211	6,230	2955.6%	148.7%	4.0%	0.3678
	2044	389	12,961	3332.5%	222.6%	138	4,584	3332.5%	148.8%	4.0%	0.3537
	2045	257	9,742	3797.1%	222.8%	87	3,313	3797.1%	148.8%	4.0%	0.3401
	2046	165	7,205	4378.9%	222.9%	54	2,356	4378.9%	148.9%	4.0%	0.3270
	2047	103	5,242	5110.3%	223.0%	32	1,648	5110.3%	148.9%	4.0%	0.3144
	2048	62	3,764	6061.1%	223.1%	19	1,138	6061.1%	148.9%	4.0%	0.3023
	2049	37	2,675	7269.4%	223.2%	11	778	7269.4%	148.9%	4.0%	0.2907
	2050	22	1,889	8781.9%	223.2%	6	528	8781.9%	148.9%	4.0%	0.2795
	2051	12	1,330	10727.2%	223.3%	3	358	10727.2%	149.0%	4.0%	0.2688
	2052	7	938	13076.3%	223.3%	2	242	13076.3%	149.0%	4.0%	0.2584
	2053	4	665	15959.9%	223.3%	1	165	15959.9%	149.0%	4.0%	0.2485
	2054	2	475	19594.9%	223.3%	1	113	19594.9%	149.0%	4.0%	0.2389
	2055	1	342	25553.1%	223.3%	0	79	25553.1%	149.0%	4.0%	0.2297
	2056	1	249	36483.6%	223.3%	0	55	36483.6%	149.0%	4.0%	0.2209
	2057	0	182	85372.6%	223.3%	0	39	85372.6%	149.0%	4.0%	0.2124
	Past	3,391,504	3,998,908	117.9%	0.0%	5,616,383	5,217,886	92.9%	0.0%		
	Future	916,993	5,622,885	613.2%	0.0%	751,763	4,268,201	567.8%	0.0%		
	Lifetime	4,308,497	9,621,793	223.3%	0.0%	6,368,146	9,486,087	149.0%	0.0%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 25.9% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1997	93,124	0	0.0%	0.0%	226,305	0	0.0%	0.0%	4.4%	2.4302
	1998	191,917	0	0.0%	0.0%	446,307	0	0.0%	0.0%	4.4%	2.3255
	1999	197,808	0	0.0%	0.0%	440,197	0	0.0%	0.0%	4.4%	2.2254
	2000	193,886	0	0.0%	0.0%	412,889	0	0.0%	0.0%	4.4%	2.1295
	2001	190,970	0	0.0%	0.0%	389,166	0	0.0%	0.0%	4.4%	2.0378
	2002	188,624	5,088	2.7%	0.5%	367,834	9,922	2.7%	0.4%	4.4%	1.9501
	2003	185,439	0	0.0%	0.4%	346,049	0	0.0%	0.4%	4.4%	1.8661
	2004	181,639	108,863	59.9%	8.0%	324,362	194,402	59.9%	6.9%	4.4%	1.7858
	2005	174,455	146,707	84.1%	16.3%	298,118	250,701	84.1%	14.0%	4.4%	1.7089
	2006	171,909	103,388	60.1%	20.6%	281,118	169,068	60.1%	17.7%	4.4%	1.6353
	2007	169,162	14,380	8.5%	19.5%	264,713	22,502	8.5%	17.0%	4.4%	1.5648
	2008	163,693	373,207	228.0%	35.7%	245,125	558,863	228.0%	29.8%	4.3%	1.4975
	2009	163,769	561,180	342.7%	57.9%	234,678	804,159	342.7%	47.0%	4.3%	1.4330
	2010	150,157	467,300	311.2%	73.7%	205,906	640,796	311.2%	59.1%	4.3%	1.3713
	2011	148,858	252,364	169.5%	79.2%	195,334	331,157	169.5%	63.7%	4.3%	1.3122
	2012	148,722	328,472	220.9%	87.0%	186,752	412,467	220.9%	69.8%	4.2%	1.2557
	2013	140,590	367,041	261.1%	95.6%	168,939	441,052	261.1%	76.2%	4.2%	1.2016
	2014	137,094	352,693	257.3%	103.0%	157,644	405,560	257.3%	81.7%	4.1%	1.1499
Projected Future Experience	2015	147,022	365,812	248.8%	109.8%	162,168	403,498	248.8%	86.7%	4.0%	1.1030
	2016	125,327	254,668	203.2%	113.4%	132,922	270,100	203.2%	89.6%	4.0%	1.0606
	2017	127,337	297,744	233.8%	117.9%	129,859	303,640	233.8%	92.9%	4.0%	1.0198
	2018	124,636	480,695	385.7%	127.4%	122,215	471,360	385.7%	99.1%	4.0%	0.9806
	2019	126,580	519,260	410.2%	137.2%	119,348	489,592	410.2%	105.5%	4.0%	0.9429
	2020	126,768	503,621	397.3%	146.0%	114,928	456,584	397.3%	111.1%	4.0%	0.9066
	2021	111,566	413,488	370.6%	152.4%	97,256	360,451	370.6%	115.3%	4.0%	0.8717
	2022	97,093	389,038	400.7%	158.5%	81,383	326,093	400.7%	119.0%	4.0%	0.8382
	2023	83,799	362,203	432.2%	164.1%	67,539	291,923	432.2%	122.4%	4.0%	0.8060
	2024	71,702	341,465	476.2%	169.6%	55,567	264,624	476.2%	125.6%	4.0%	0.7750
	2025	60,818	318,586	523.8%	174.7%	45,319	237,398	523.8%	128.4%	4.0%	0.7452
	2026	51,137	294,054	575.0%	179.5%	36,640	210,690	575.0%	131.0%	4.0%	0.7165
	2027	42,614	268,440	629.9%	184.0%	29,358	184,940	629.9%	133.3%	4.0%	0.6889
	2028	35,191	242,070	687.9%	188.1%	23,312	160,358	687.9%	135.3%	4.0%	0.6624
	2029	28,803	215,940	749.7%	191.8%	18,346	137,547	749.7%	137.1%	4.0%	0.6370
	2030	23,376	190,754	816.0%	195.1%	14,317	116,830	816.0%	138.6%	4.0%	0.6125
	2031	18,827	166,899	886.5%	198.1%	11,088	98,289	886.5%	139.9%	4.0%	0.5889
	2032	15,063	144,817	961.4%	200.7%	8,529	82,004	961.4%	140.9%	4.0%	0.5663
	2033	11,977	124,634	1040.6%	203.0%	6,521	67,861	1040.6%	141.8%	4.0%	0.5445
	2034	9,462	106,374	1124.2%	205.0%	4,954	55,691	1124.2%	142.6%	4.0%	0.5235
	2035	7,429	90,042	1212.1%	206.6%	3,740	45,328	1212.1%	143.2%	4.0%	0.5034
	2036	5,792	75,457	1302.8%	208.1%	2,803	36,524	1302.8%	143.7%	4.0%	0.4840
	2037	4,476	62,537	1397.2%	209.3%	2,083	29,106	1397.2%	144.1%	4.0%	0.4654
	2038	3,420	51,346	1501.5%	210.3%	1,530	22,979	1501.5%	144.4%	4.0%	0.4475
	2039	2,578	41,831	1622.4%	211.1%	1,109	18,000	1622.4%	144.7%	4.0%	0.4303
	2040	1,914	33,764	1763.7%	211.7%	792	13,970	1763.7%	144.9%	4.0%	0.4138
	2041	1,397	26,969	1930.9%	212.3%	556	10,729	1930.9%	145.0%	4.0%	0.3978
	2042	998	21,302	2134.0%	212.7%	382	8,149	2134.0%	145.2%	4.0%	0.3825
	2043	696	16,577	2382.5%	213.0%	256	6,097	2382.5%	145.2%	4.0%	0.3678
	2044	472	12,685	2686.3%	213.3%	167	4,487	2686.3%	145.3%	4.0%	0.3537
	2045	312	9,534	3060.6%	213.5%	106	3,242	3060.6%	145.4%	4.0%	0.3401
	2046	200	7,051	3529.6%	213.7%	65	2,306	3529.6%	145.4%	4.0%	0.3270
	2047	125	5,130	4119.2%	213.8%	39	1,613	4119.2%	145.4%	4.0%	0.3144
	2048	75	3,684	4886.0%	213.8%	23	1,114	4886.0%	145.4%	4.0%	0.3023
	2049	45	2,619	5860.5%	213.9%	13	761	5860.5%	145.4%	4.0%	0.2907
	2050	26	1,849	7080.7%	213.9%	7	517	7080.7%	145.5%	4.0%	0.2795
	2051	15	1,302	8650.1%	214.0%	4	350	8650.1%	145.5%	4.0%	0.2688
	2052	9	919	10545.6%	214.0%	2	237	10545.6%	145.5%	4.0%	0.2584
	2053	5	651	12872.6%	214.0%	1	162	12872.6%	145.5%	4.0%	0.2485
	2054	3	465	15806.0%	214.0%	1	111	15806.0%	145.5%	4.0%	0.2389
	2055	2	335	20613.9%	214.0%	0	77	20613.9%	145.5%	4.0%	0.2297
	2056	1	244	29433.4%	214.0%	0	54	29433.4%	145.5%	4.0%	0.2209
	2057	0	178	68876.6%	214.0%	0	38	68876.6%	145.5%	4.0%	0.2124
	Past	3,391,504	3,998,908	117.9%	0.0%	5,616,383	5,217,886	92.9%	0.0%		
	Future	1,069,398	5,548,808	518.9%	0.0%	870,302	4,218,187	484.7%	0.0%		
	Lifetime	4,460,902	9,547,715	214.0%	0.0%	6,486,685	9,436,073	145.5%	0.0%		

Attachment 5
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2017
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1997	0		0	
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	0		0	
2005	173,086		0	
2006	0		0	
2007	0		0	
2008	0		0	
2009	196,301		0	
2010	124,995		0	
2011	77,677		0	
2012	670,734		0	
2013	536,380		0	
2014	764,961		115,846	
2015	2,380,624		11,171	
2016	3,215,996		425,486	
2017	3,921,191	17,980,676	476,660	1,624,564

(1) Claim reserve is the sum of disabled life reserve and incurred but not reported reserve. Each of these items are discounted to incurral using 4.5%.

Attachment 6
Brighthouse Life Insurance Company
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	2,324,867	43,206	1.9%
2	2,206,584	0	0.0%
3	2,141,270	201,476	9.4%
4	2,066,306	347,941	16.8%
5	2,026,653	575,276	28.4%
6	1,983,265	1,213,801	61.2%
7	1,926,899	2,054,737	106.6%
8	1,879,486	2,343,511	124.7%
9	1,829,592	1,463,546	80.0%
10	1,780,748	2,642,793	148.4%
11	1,724,357	3,067,934	177.9%
12	1,663,791	3,688,309	221.7%
13	1,602,256	3,238,836	202.1%
14	1,513,006	2,173,895	143.7%
15	1,452,636	3,169,827	218.2%
16	1,408,901	4,276,341	303.5%
17	1,333,191	3,436,106	257.7%
18	1,300,530	5,372,770	413.1%
19	1,268,008	5,136,961	405.1%
20	1,239,545	4,771,387	384.9%
21	1,250,097	3,762,091	300.9%
22	1,184,485	3,899,759	329.2%
23	1,071,202	3,823,563	356.9%
24	944,582	3,707,675	392.5%
25	824,146	3,568,017	432.9%
26	714,077	3,410,612	477.6%
27	614,526	3,234,985	526.4%
28	525,369	3,041,575	578.9%
29	446,260	2,837,363	635.8%
30	376,703	2,628,691	697.8%
31	316,132	2,421,053	765.8%
32	263,875	2,221,037	841.7%
33	219,164	2,030,909	926.7%
34	181,218	1,851,188	1021.5%
35	149,251	1,683,194	1127.8%
36	122,506	1,527,606	1247.0%
37	100,270	1,387,347	1383.6%
38	81,882	1,262,639	1542.0%
39	66,745	1,147,181	1718.8%
40	54,326	1,040,539	1915.4%
41	44,171	944,654	2138.6%
42	35,888	859,177	2394.0%
43	29,145	779,910	2675.9%
44	23,659	704,004	2975.7%
45	19,198	633,740	3301.0%
46	15,562	567,509	3646.7%
47	12,591	503,435	3998.5%
48	10,164	445,253	4380.9%
49	8,182	395,092	4828.5%
50	6,564	345,617	5265.4%
51	5,240	296,556	5659.6%
52	4,157	252,581	6076.7%
53	3,271	212,296	6489.4%
54	2,548	175,640	6892.0%
55	1,961	144,439	7366.8%
56	1,486	117,958	7937.3%
57	1,108	93,492	8437.5%
58	811	72,601	8951.4%
59	582	55,321	9508.6%
60	408	40,759	9994.1%
Total	44,405,405	107,345,709	241.7%

Attachment 7
Brighthouse Life Insurance Company
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	211,176	0	0.0%
2	202,785	0	0.0%
3	196,546	0	0.0%
4	192,628	0	0.0%
5	188,779	5,056	2.7%
6	187,005	0	0.0%
7	184,783	628,943	340.4%
8	178,600	71,161	39.8%
9	173,015	231,447	133.8%
10	171,187	650,668	380.1%
11	168,162	444,754	264.5%
12	164,064	256,341	156.2%
13	157,732	1,534	1.0%
14	149,790	160,090	106.9%
15	144,698	429,872	297.1%
16	144,103	266,193	184.7%
17	133,337	282,015	211.5%
18	142,837	89,121	62.4%
19	141,252	193,654	137.1%
20	124,952	826,127	661.2%
21	126,347	511,876	405.1%
22	120,769	392,143	324.7%
23	109,213	381,601	349.4%
24	96,266	364,656	378.8%
25	83,851	344,510	410.9%
26	72,410	323,076	446.2%
27	61,981	299,932	483.9%
28	52,570	273,958	521.1%
29	44,169	246,117	557.2%
30	36,756	217,929	592.9%
31	30,296	191,067	630.7%
32	24,733	165,566	669.4%
33	20,006	141,572	707.6%
34	16,050	119,663	745.6%
35	12,783	100,186	783.7%
36	10,114	83,011	820.7%
37	7,951	67,767	852.3%
38	6,210	54,357	875.4%
39	4,816	43,060	894.1%
40	3,703	33,923	916.0%
41	2,817	26,538	942.0%
42	2,116	20,606	974.0%
43	1,566	15,621	997.8%
44	1,139	11,515	1010.8%
45	813	8,257	1015.8%
46	567	5,771	1018.3%
47	384	3,916	1018.6%
48	254	2,577	1014.6%
49	163	1,648	1009.0%
50	102	1,024	1002.9%
51	62	619	995.6%
52	37	364	984.6%
53	22	208	964.8%
54	12	116	931.6%
55	7	63	875.4%
56	4	34	795.1%
57	2	17	689.2%
58	1	8	581.1%
59	1	3	457.8%
60	0	1	394.7%
Total	4,308,497	8,991,855	208.7%

Brighthouse

FINANCIAL

Brighthouse Life Insurance Company
PO Box 40006
Lynchburg, VA 24506

February 26, 2019

Honorable Jessica Altman
Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company
Company NAIC # 87726
SERFF Tracking # MILL-131719005

Dear Commissioner Altman:

This letter sets forth the conditions under which Milliman USA ("Milliman") is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between Brighthouse Life Insurance Company and Genworth Life Insurance Company ("GLIC").

Please be advised that Milliman USA ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the Brighthouse Life Insurance Company long term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, Brighthouse Life Insurance Company hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Meredith Ratajczak, Chief Actuary, at 11225 North Community House Road, Charlotte, NC 28277, or via email at meredith.ratajczak@brighthousefinancial.com, or by telephone at 980 949 4427.

Sincerely,



D. Burt Arrington
Vice President and Assistant Secretary
Brighthouse Life Insurance Company

[company name short]
[company addr 1]
[company addr2]
[company city, st zip]

IMPORTANT CHANGE – DECISION REQUIRED

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

Dear [insured_name1],

Thank you for choosing Brighthouse Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on [Mmmm dd, yyyy].** [**<if phased>**This increase will take place in a phased manner detailed on the enclosed option page.] Please note that this increase is not due to a change in your health, age, or claims history.

Given this change, we are offering you several choices to adjust your coverage to meet your needs. These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision.

Once again, thank you for being a Brighthouse Life Insurance Company policyholder.

Sincerely,

Your Customer Service Team

P.S. This premium increase notice is not a bill. [**<if not EFT>**-you will be billed separately.] Please take time to read the Important Information Regarding This Premium Increase included with this letter.

Underwritten by Brighthouse Life Insurance Company, Lynchburg, VA

NOTE: gray shading indicates print in blue font

The premium on your long term care insurance policy is increasing.

You have [3] options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 Adjust your coverage to reduce your premiums
- 3 **<if nonfor available>** {See Addendum for CNF, OLB & NFO text variations}

Long Term Care Insurance

Premium Increase Notice

[mm/dd/yyyy]
[company name long]
[Company Copyright]

Policyholder:

[Insured_name1]

Policy Number:

[policy_number]

Agent:

[serving agent name]
[serving agency name]
[serving_agent_address1]
[serving_agent_address2]
[serving_agent_address3]
[serving_agent_address4]
[serving_agent_address5]
[serving_agent_phone]

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]
[Fax: [company_fax]]

Addendum

For point #3 in top right:

[<if CNF > Pay nothing more and receive coverage equal to 30 times your Nursing Home Daily benefit or the total premiums you have paid excluding waived premium whichever is greater <or if OLB> Pay nothing more and receive coverage equal to premiums you have paid minus any benefits paid <or if NFO> The Non-Forfeiture rider, if exercised, results in a paid-up long term care insurance benefit according to your contract provisions]

[company name short] Customer service:
[company address 1] [company_phone]
[company city state zip] [company hours2]
[company hours1]
Fax: [company fax]

Policyholder: [insured name2]
Date: [mm/dd/yyyy]
Policy number: [policy number]
Premium before increase: [\$99,999.99] [mode]

NOTE: gray shading indicates print in blue font

Your options:	① Keep current coverage	② Adjust your coverage			③ Pay nothing more
If you are adjusting your coverage, simply check the blue box beside your selection below, and sign and return this page to the fax or address above. If you choose to keep your current coverage, no action is required.	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by [Mmmm dd, yyyy] this [999.999%] increase will take effect.	If you are comfortable having less coverage, you may have options such as: reducing the total amount of benefits available to pay for care, reducing the length of time benefits last, increasing the amount of time before benefits begin, and/or modifying any inflation protection you may have. The alternatives below allows you to maintain some protection against long term care costs while keeping your premium down. There may be other ways that you can reduce your benefits and premiums beyond those listed.			[See Addendum for nonforfeiture wording placed here.] If you select this option, you will receive a follow-up letter confirming the amount of your coverage.
		[Alternative A]	[Alternative B]	[Alternative C]	
[Daily maximum benefit]	[\$500.00]	[\$400.00]	[\$500.00]	[\$500.00]	
[Benefit coverage period]	[Unlimited]	[6 years]	[6 years]	[4 years]	
[Elimination period]	[100 days]	[100 days]	[100 days]	[100 days]	
[Inflation protection]	[Compound 5%]	[Compound 5%]	[Compound 5%]	[Compound 3%]	
[Mode] premium	[\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> Pay nothing more

<if CPI> These amounts do not reflect increases in your premium that may occur as a result of your acceptance of the Cost of Inflation benefit offers that you may receive. As a result, the premium amounts may vary based on benefit increases actually accepted. <if Phased> Your policies rate increase is phasing in over a number of years; the remaining dates are listed on the reverse. The amount of the phased quarterly rate increase will vary depending on your selection above.

You do not need to return this form if you are keeping your current coverage. If changing your coverage, please remember to check the blue box above to indicate your choice, then sign and return this form by: [Mmmm dd, yyyy].

► Policyholder Signature

Date

By signing, you (1) authorize [company name] to make the requested changes to your Long Term Care Insurance policy; and (2) represent that you have read and understand the information

contained in this form and the enclosed letters, including the Important Information Regarding This Premium Increase.

Coverage Options

Page [2] of [m]

Policyholder:
Date: [insured_ name1]
Policy number: [mm/dd/yyyy]
Premium before [contract number]
increase: [\$99,999.99] [Mode]

Phased Premiums:

The amount of the phased [Mode] rate increase will vary depending on your selection on the first page.

Date of phased increase	Keep current coverage:	[Alternative [A]]	[Alternative B]	[Alternative C]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
...
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]

Addendum:

Rules for printing nonforfeiture text in the “3 Pay nothing more” column:

[<if contingent nonforfeiture>If you would like to stop paying premiums on your contract you can elect the Contingent Nonforfeiture benefit. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your contract excluding waived premium whichever is greater.

[<if nonforfeiture Rider>If you would like to stop paying premiums on your contract you may exercise the non-forfeiture rider that you purchased with your contract.

[<if OLB> If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

About this premium increase

This premium increase is based on our expectation of aggregate future claims by our insureds. All policyholders in your class are receiving this rate increase and it is not due to a change in your individual health, age, claims history, or any other individual characteristic. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurers to support rate increase requests with actuarial justification.

Guaranteed renewable

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible or likely](#) that your premium will increase again in the future.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Considerations related to reducing your benefits

All of the options available to you as alternatives to paying the full premium increase may not be of equal value. Some states require policyholders to maintain minimum benefit levels, which may reduce the options available.

If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase option will change the related original amounts and the amount of any benefit increase option increment. **If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.**

Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the Coverage Options page for further details.

Select a Limited Benefit with No Further Premium Requirement

<if NFO Rider on Policy >

You may exercise the Non-Forfeiture Rider. Your policy includes the Non-Forfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider.

Please note: This rider could significantly reduce the policy benefits. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

<if CNF >

You may elect a Contingent Non-Forfeiture Benefit. This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

<OR>**<if OLB>**

You may elect an Optional Limited Benefit. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit, which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

Waiver of premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. If your policy does not provide a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction.

<For those states that require the rate increase history (currently AL, NH and VA)>**Rate increase history**

In accordance with the requirements of [\[issue state\]](#) where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Brighthouse Life Insurance Company